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Victoria. Legislative Assembly.
Sessional papers.

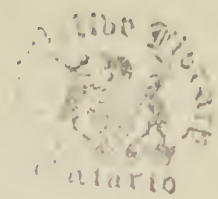
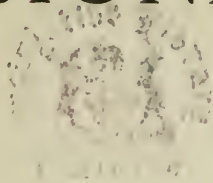


91237

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SESSIONAL PAPERS.



VOL. XLIV.—PART III.

91237

FIRST SESSION

OF THE

THIRTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

SESSION 1912.

TORONTO:

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1912

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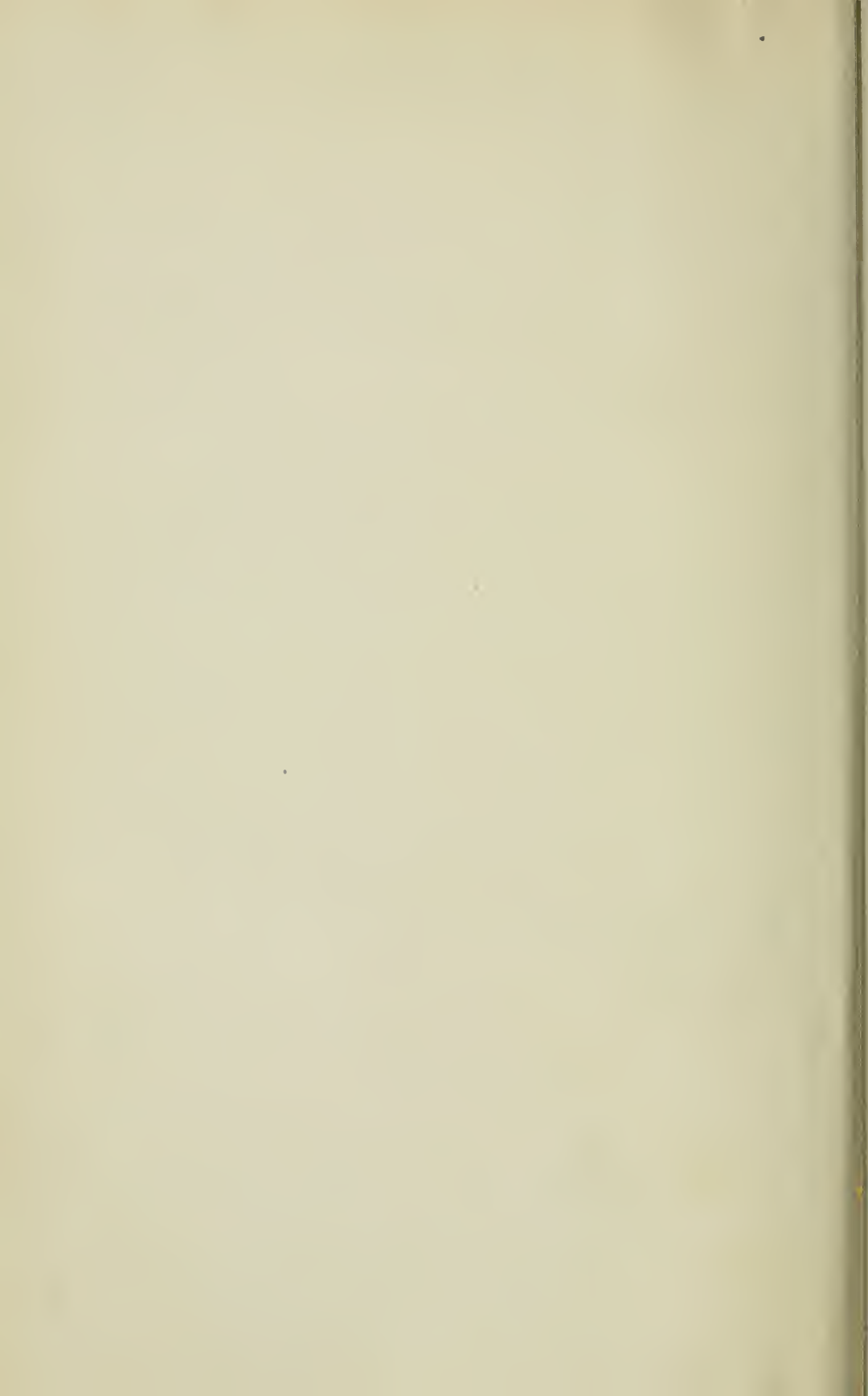
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| No. 2 | Estimates—Supplementary for the service of the Province for the year ending 31st October, 1912. Presented to the Legislature, 26th February and 28th March, 1912. <i>Printed.</i> Estimates for the year ending 31st October, 1913. Presented to the Legislature, 1st April, 1912. <i>Printed.</i> |

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| No. 5 | Report of the Inspector of Division Courts, for the year 1911. Presented to the Legislature, 1st March, 1912. <i>Printed.</i> |
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| No. 9 | Report of the Commissioners for the Queen Victoria Niagara Falls Park, for the year 1911. Presented to the Legislature, 18th March, 1912. <i>Printed.</i> |
| No. 10 | Report of the Inspector of Insurance and Registrar of Friendly Societies, for the year 1911. Presented to the Legislature, 1st March, 1912. <i>Printed.</i> |

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- No. 12 Report of the Minister of Public Works of the Province, for the year 1911. Presented to the Legislature, 1st March, 1912. *Printed.*
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- No. 15 Report of the Bureau of Labour, for the year 1911. Presented to the Legislature, 11th April, 1912. *Printed.*

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- No. 16 Report of the Minister of Education, for the year 1911. Presented to the Legislature, 1st March, 1912. *Printed.*
- No. 17 Report of the Board of Governors of the University of Toronto, for the year ending 30th June, 1911. Presented to the Legislature, 22nd February, 1912. *Printed.*

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- No. 18 Report of the Secretary and Registrar of the Province, for the year 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*
- No. 19 Report upon the Registration of Births, Marriages and Deaths, for the year 1910-11. Presented to the Legislature, 1st March, 1912. *Printed.*
- No. 20 Report of the Provincial Board of Health, for the year 1911. Presented to the Legislature, 1st March, 1912. *Printed.*
- No. 21 Report on the Hospitals for the Insane, for the year 1911. Presented to the Legislature, 18th March, 1912. *Printed.*
- No. 22 Report on the Hospitals for Idiots and Epileptics, for the year 1911. Presented to the Legislature, 18th March, 1912. *Printed.*

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- No. 23 Report upon the Feeble-Minded, for the year 1911. Presented to the Legislature, 26th March, 1912. *Printed.*
- No. 24 Report upon the Hospitals and Charities, for the year 1911. Presented to the Legislature, 25th March, 1912. *Printed.*
- No. 25 Report upon the Common Gaols and Prisons, for the year 1911. Presented to the Legislature, 18th March, 1912. *Printed.*
- No. 26 Report upon Neglected and Dependent Children, for the year 1911. Presented to the Legislature, 22nd March, 1912. *Printed.*
- No. 27 Report upon the Operation of the Liquor License Acts, for the year 1911. Presented to the Legislature, 3rd April, 1912. *Printed.*

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- No. 28 Report of the Department of Agriculture, for 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*
- No. 29 Report of the Agricultural College and Agricultural Farm, for the year 1911. Presented to the Legislature, 3rd April, 1912. *Printed.*
- No. 30 Report of the Ontario Veterinary College, for the year 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*
- No. 31 Report of the Ontario Agricultural and Experimental Union, for the year 1911. Presented to the Legislature, 3rd April, 1912. *Printed.*
- No. 32 Report of the Fruit Growers' Association of Ontario, for the year 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*
- No. 33 Report of the Fruit Branch of the Department of Agriculture, for the year 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*
- No. 34 Report of the Ontario Vegetable Growers' Association, for the year 1911. Presented to the Legislature, 3rd April, 1912. *Printed.*
- No. 35 Report of the Corn Growers' Association, for the year 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*

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- No. 37 Report of the Ontario Bee-Keepers' Association, for the year 1911. Presented to the Legislature, 3rd April, 1912. *Printed.*
- No. 38 Report of the Dairymen's Associations of Ontario, for the year 1911. Presented to the Legislature, 3rd April, 1912. *Printed.*
- No. 39 Report of the Live Stock Associations of Ontario, for the year 1911. Presented to the Legislature, 22nd February, 1912. *Printed.*
- No. 40 Report of the Farmers' Institutes of Ontario, for the year 1911. Presented to the Legislature, 22nd February, 1912. *Printed.*
- No. 41 Report of the Women's Institutes of Ontario, for the year 1911. Presented to the Legislature, 22nd February, 1912. *Printed.*

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- No. 43 Report of the Agricultural Societies of Ontario, for the year 1911. Presented to the Legislature, 22nd February, 1912. *Printed.*
- No. 44 Report of the Bureau of Industries, for the year 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*
- No. 45 Report of the Inspectors of Factories, for the year 1911. Presented to the Legislature, 2nd April, 1912. *Printed.*

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- No. 46 Report of the Temiskaming and Northern Ontario Railway, for the year ending 31st October, 1911. Presented to the Legislature, 22nd February, 1912. *Printed.*
- No. 47 Report of the Hydro-Electric Power Commission, for the year 1911. Presented to the Legislature, 11th April, 1912. *Printed.*
- No. 48 Report of the Ontario Railway and Municipal Board, for the year 1911. Presented to the Legislature, 11th April, 1912. *Printed.*

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- No. 49 Return from the Records of the General Elections in 1911. Presented to the Legislature, 7th February, 1912. *Printed.*

- No. 50 Report of the Archivist of Ontario. Presented to the Legislature, 3rd April, 1912. *Printed.*
- No. 51 Report on the State of the Legislative Library. Presented to the Legislature, 8th February, 1912. *Not Printed.*
- No. 52 Report of the Game and Fisheries Commission, for 1909-11. Presented to the Legislature, 2nd April, 1912. *Printed.*

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- No. 53 Statements of Provincial Auditor under Audit Acts. Presented to the Legislature, 26th March, 1912. *Printed.*

- No. 54 Return to an Address to His Honour the Lieutenant-Governor of the Fourteenth day of February, 1912, praying that he will cause to be laid before this House a Return of copies of—

1. All correspondence which has passed since the 1st day of August, 1908, between the Government of the Province of Ontario or any member thereof or any person on its behalf, and the Government of the Dominion of Canada, or any member thereof or any person on its behalf, in reference to the Boundary between the Provinces of Ontario and Manitoba, through the territory now known as the District of Keewatin.

2. All correspondence which has passed since the 1st day of August, 1908, between the Government of the Province of Ontario or any member thereof or any person on its behalf, and the Government of the Province of Manitoba or any member thereof or any person on its behalf, in reference to the boundary between the Province of Ontario and Manitoba through the territory now known as the District of Keewatin.

3. All other papers in the possession of the Government in reference to the said boundary, including all reports in the possession of the Government in reference to the character and resources of the territory now known as the District of Keewatin. Presented to the Legislature, 20th February, 1912. *Mr. Rowell. Printed for Distribution.*

- No. 55 Return to an Order of the House of the Fourteenth day of February, 1912, shewing—

1. What prosecutions have been instituted against parties in Northern Ontario for the illegal sale of liquor in Northern Ontario during the calendar year 1911.

2. The result of such prosecutions.

3. What amount the Government has received during the calendar year 1911 by way of fines imposed for the illegal sale of liquor in Northern Ontario. Presented to the Legislature, 20th February, 1912. *Mr. McDonald. Not Printed.*
- No. 56 Copies of Orders-in-Council in accordance with the provisions of s-s. 6 of s. 78 of the Surrogate Courts Act. Presented to the Legislature, 22nd February, 1912. *Not Printed.*
- No. 57 Copies of Orders-in-Council and Regulations required by section 27 of the Department of Education Act. Presented to the Legislature, 22nd February, 1912. *Not Printed.*
- No. 58 Copy of Questions submitted to the Supreme Court, by the Government of Canada, relative to the *Ne Temere* decree and an Act to amend the Marriage Act. Presented to the Legislature, 27th February, 1912. *Not Printed.*
- No. 59 Copy of an Order-in-Council of the Government of Canada, respecting the Boundary Line between Ontario and Manitoba. Presented to the Legislature, 27th February, 1912. *Not Printed.*
- No. 60 Report upon Infant Mortality in the Province. (*Not Presented.*)
- No. 61 Return to an Order of the House of the 23rd of February, 1912, for a Return of all correspondence from August, 1st, 1911, to date, between the Attorney-General or any official of his Department and any person or persons of the Town of Chesley or elsewhere, respecting the prosecution, conviction and fining of one Charles Subject by Magistrate Montgomery for an infringement of the provisions of the Liquor License Act. Presented to the Legislature, 1st March, 1912. *Mr. McDonald. Not Printed.*
- No. 62 Merchant's report on the condition of English-French Schools in the Province. Presented to the Legislature, 6th March, 1912. *Printed for Distribution.*
- No. 63 Copy of an Order-in-Council increasing the commutation paid to His Honour A. D. Hardy, Judge of the County Court of Brant. Presented to the Legislature, 13th March, 1912. *Not Printed.*
- No. 64 Return to an Order of the House of the Twenty-sixth day of February, 1912, for a Return of copies of: 1. All correspondence between the Government or any member or official thereof or the Temiskaming and Northern Ontario Railway Commission or any member or official thereof and the Grand Trunk Pacific Railway Company or the Grand Trunk Railway or any official of either of them with respect to.

(a) The acquisition of running rights over the Temiskaming and Northern Ontario Railway;

(b) The leasing, running, or operating of dining, cafe, or buffet cars on the tracks of the Temiskaming and Northern Ontario Railway.

2. All agreements between the Government of Ontario or any department thereof or the Temiskaming and Northern Ontario Railway Commission and any other person or corporation with respect to:

(a) The acquisition of running rights over the Temiskaming and Northern Ontario Railway;

(b) The leasing, running, or operating of dining, cafe, or buffet cars on the tracks of the Temiskaming and Northern Ontario Railway. Presented to the Legislature, 19th March, 1912. *Mr. Rowell. Not Printed.*

- No. 65 Interim Report on Laws, relating to the liability of employers to make compensation to their employees for injuries received in the course of their employment which are in force in other countries and as to how far such laws are found to work satisfactorily. Presented to the Legislature, 29th March, 1912. *Printed.*
- No. 66 Agreement made by and between the Kinleith Paper Company, Limited, of the first part, and His Majesty the King, represented by the Honourable the Treasurer, of the second part, conditioned for the supply of printing paper for the use of the Province. Presented to the Legislature, 20th of March, 1912. *Printed.*
- No. 67 Agreement made by and between the Montrose Paper Mills, Limited, of the first part and His Majesty the King, represented by the Honourable the Treasurer, of the second part, conditioned for the supply of printing paper for the use of the Province. Presented to the Legislature, 20th March, 1912. *Printed.*
- No. 68 Agreement made by and between the Georgetown Coated Paper Mills, Limited, of the first part, and His Majesty the King, represented by the Honourable the Treasurer, of the second part, conditioned for the supply of printing paper for the use of the Province. Presented to the Legislature, 20th March, 1912. *Printed.*
- No. 69 Bulletin of the Ontario Hospitals for the Insane in the interests of Psychiatry. Presented to the Legislature, 21st March, 1912. *Printed for Distribution.*

- No. 70 Report on James Bay Survey Explorations, Cochrane to James Bay, June 9th to September 12th, 1911. Presented to the Legislature, 21st March, 1912. *Printed for Distribution.*
- No. 71 Report of special investigation into the cause of Typhoid Fever in the Town of Sarnia. Presented to the Legislature, 21st March, 1912. *Printed.*
- No. 72 A Return to an Order of the House of the 14th February, 1912, for a Return shewing: 1. All complaints received by the Government since the first day of January, 1911, in reference to the participation of any officers, officials or employees of the Government in political contests or taking part in political matters in this Province.
2. All correspondence arising out of or incidental to such complaints.
3. All correspondence passing between the Government or any Department or Member thereof and any officer, officials, or employees of the Government with reference to the participation of such officers, officials or employees in political contests or taking part in political matters in this Province since the first day of January, 1911. Presented to the Legislature, 22nd March, 1912. *Mr. Mageau. Not Printed.*
- No. 73 Statement of the distribution of Revised and Sessional Statutes. Presented to the Legislature, 25th March, 1912. *Not Printed.*
- No. 74 Return to an Address to His Honour the Lieutenant-Governor of the 14th February, 1912, praying that he will cause to be laid before this House a Return of copies of all correspondence between the Government of the Province of Ontario or any member thereof, or any person on its behalf, and the Government of the Dominion of Canada, or any member thereof, or any person on its behalf, with reference to the construction of permanent highways in the Province or grants to aid in such construction. Presented to the Legislature, 26th March, 1912. *Mr. Ferguson (Kent). Not Printed.*
- No. 75 Return to an Order of the House of the 27th February, 1912, showing:—1. How many barrels of apples were produced in each year in each of the 45 Demonstration Orchards instituted by the Government. 2. What was the sale price *per* barrel of the apples from each of the said Demonstration Orchards. 3. What are the names and qualifications of the several orchard demonstrators now in the employ of the Government. Presented to the Legislature, 26th March, 1912. *Mr. Anderson (Bruce). Not Printed.*

- No. 76 Return to an Order of the House of the 8th March, 1912, for a Return of copies of all correspondence between any person and the Government or any member thereof with respect to the construction of a Branch of the Temiskaming and Northern Ontario Railway to Elk Lake or further, with memorandum of dates upon which delegations waited upon the Government or any member thereof in support of the construction of the said Branch; also all surveyors' or other reports received by the Government with respect to the feasibility and cost of construction of the said Branch and all other papers or documents bearing upon the question of the construction of the said Branch. Presented to the Legislature, 27th March, 1912. *Mr. Mageau. Not Printed.*
- No. 77 Return to an Order of the House of the 23rd February, 1912, for a Return shewing: The names of all persons to whom payments have been made in connection with the present Revision of the Statutes, and the total amount paid to each, and the services or other matter in respect of which such payments were made. Presented to the Legislature, 29th March, 1912. *Mr. Proudfoot. Not Printed.*
- No. 78 Return to an Order of the House of the 15th March, 1912, for a Return of copies of all correspondence since the first day of January, 1911, between the Minister of Education, the Deputy-Minister of Education or any Official of the Department of Education and any School Trustee, Board of Trustees, or any person in the Township of Springer, with respect to the character of teaching in the Schools of the said Township, with respect to the teaching of French in the said Schools, with respect to the employment of teachers in the said Schools, or with respect to the giving or withholding of grants from the said Schools or any of them. Presented to the Legislature, 1st April, 1912. *Mr. Marshall. Not Printed.*
- No. 79 Return to an Order of the House of the 28th day of February, 1911, for a Return shewing: (a) The number of sales of timber limits which have taken place in each year since 1905; (b) The location and acreage of each limit sold; and (c) The name of the purchaser in each case; (d) The price paid per acre, or otherwise, in each case; (e) The berth, or area of each berth, which had been under permit previous to the sale, with the original date of the permit; (f) The area of each berth damaged by fire previous to the sale; (g) The berth, or berths, which were virgin territory; (h) The reasons which caused each timber sale to be held from 1905 down to date; (i) The number of permits to cut timber current in the season of 1904-5; the number of permits to cut timber current in the season of 1910-11. Presented to the Legislature, 3rd April, 1912. *Mr. MacKay. Not Printed.*

- No. 80 Report of Proceedings of the Twelfth Canadian Conference of Charities and Correction. Presented to the Legislature, 10th April, 1912. *Printed for Distribution.*
- No. 81 Report of the Sixth Annual Meeting of the Canadian Hospital Association. Presented to the Legislature, 10th April, 1912. *Printed for Distribution.*
- No. 82 Return to an Order of the House of the 14th February, 1912, for a Return of copies of all correspondence passing in the years 1905 and 1906 between the Attorney-General or any officer or official of his Department and Mr. J. W. Curry, K.C., Crown Attorney of the City of Toronto, or his successor, with reference to the prosecution of any alleged combines and all briefs, statements or other documents furnished by Mr. Curry to the Attorney-General or any officer or official of his Department with reference to any of the said alleged combines. Presented to the Legislature, 10th April, 1912. *Mr. Elliott. Not Printed.*
- No. 83 Return to an Order of the House of the 9th April, 1912, for a Return of copies of (1) All correspondence between the Government or any Minister or Officer thereof and any person, association, board or organization whatsoever, between the 1st day of July, 1911, and the present date; and also (2) All protests, resolutions, objections or written statements of any kind whatsoever received by the Government or any Minister or Officer thereof, between the said dates with respect to: (a) The conduct of one S. J. Dempsey, in his official capacity as Police Magistrate or as Crown Lands Agent; (b) The participation of the said S. J. Dempsey in the Federal Election contest in South Renfrew; (c) The participation of the said S. J. Dempsey in the Provincial Election contests held in December, 1911. Presented to the Legislature, 12th April, 1912. *Mr. McQueen. Not Printed.*

ANNUAL REPORT

OF THE

Inspector of Registry Offices

FOR THE

PROVINCE OF ONTARIO

1911

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO :

Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty

1912.

Printed by
WILLIAM BRIGGS,
29-37 Richmond Street West,
TORONTO.

To His Honour SIR JOHN MORISON GIBSON, K.C.M.G., *etc., etc., etc.*
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the annual report of the Inspector of Registry Offices for the year 1911.

J. J. FOY,
Attorney-General.

Toronto, 27th March, 1912.



ANNUAL REPORT
OF THE
INSPECTOR OF REGISTRY OFFICES
FOR THE
Province of Ontario
1911

GUELPH, 26th February, 1912.

TO THE HON. J. J. FOY, K.C.,

Attorney-General for the Province of Ontario.

SIR:—I now present my Report as Inspector of Registry Offices for the past year.

The work of the different Registry Offices has been performed without serious complaint and in a manner giving general satisfaction.

Of course, there have been differences, and I suppose there always will be differences upon certain matters including questions with regard to fees, as to the instruments which may properly be registered; as to the proof for registration, as to plans of subdivision of land, and on various other points. This too, notwithstanding the fact that a great many matters giving rise to contention have been settled. There are new cases constantly arising for decision, so that during the past year I have had presented to me for my ruling and opinion quite as many matters as in any previous year since my appointment.

I append to this Report, as usual, notes of some of the decisions and opinions I have been called upon to give during the past year.

In this connection I may mention that I have had an application made to me by the Secretary of one of the County Law Associations for a complete set of my Reports, containing the notes of the decisions and opinions which have been reported. It has also been suggested by him that copies of these Reports should hereafter be regularly furnished to the several Law Associations in the Province. With your permission I shall act upon that suggestion.

Some years ago you authorized the preparation of a Summary of the Indexes of the decisions and opinions reported in my Reports. That was prepared and has been found to be useful, but that only covered the period from 1895 to 1904 inclusive. Including the present Report there have been since presented seven annual Reports, and I respectfully recommend that you authorize me to have prepared and distributed a further Summary of Indexes to the Reports covering the period from 1905 to 1911 inclusive.

Under section 7 of The Registry Act is declared to be the duty of the Council of every County and of every City, set apart for registration purposes, where at any time there are no safe and proper fire proof Offices and Vaults provided by the Council, to provide, furnish, maintain and keep in good repair a safe and fire proof Registry Office, fire proof vaulted upon a plan and site to be approved by the Lieutenant-Governor in Council, and the Council is required to keep the Registry Office

furnished with fuel and furniture and in good repair and properly heated, lighted, cleaned and ventilated. A great deal has been accomplished in the way of having Councils more satisfactorily perform their duty under this section. Very considerable changes in recent years for the better have been made to provide more ample and adequate accommodation for the books and documents, and for the staff of Registry Offices, and also for the heating and fitting up of these Offices, and that without resort having to be had to legal proceedings, but some Councils are dilatory in, or indifferent to, the carrying out of the requirements of the Act.

It has been for some time urged that the Inspector should be clothed with power to enforce upon Councils, who decline or delay to perform their duties in the respect referred to, the performance of their duties.

It is said that the ordinary remedies by *Mandamus* and by other legal proceedings, are, in practice, not really available. Registrars naturally dislike to give offence by the institution of legal proceedings, nor do they care to incur the expense incident thereto.

While I do not think it is expedient that an Inspector should be clothed with arbitrary and unlimited power to cause improvements, repairs or alterations to be made in the buildings, fittings and furnishings, etc., of a Registry Office, yet I consider that some suitable remedy, and one less expensive than, and perhaps as effective as, proceedings by *Mandamus* in the High Court should be provided.

I have, therefore, to suggest for your consideration and that of the Government and Legislature the expediency of amending the Registry Law so as to provide for enforcing it regarding repairs, alterations or additions required to be made to Registry Offices etc., in a way somewhat in conformity with the provisions of section 24 of cap. 325, R. S. O., touching repairs, alterations or additions to other County Buildings; and in order to lessen the expense of legal proceedings, if such should become necessary, I suggest that concurrent jurisdiction be conferred upon the County Court of the County, in cases where the estimated cost of repairs, additions or alterations does not exceed a certain sum.

If the law were thus amended, it is probable that the mere fact that it expressly authorized the Attorney-General to take such proceedings, would have the effect of causing Municipalities, on an intimation from him, to address themselves effectively to the performance of their duties in the respects referred to.

I respectfully recommend for your consideration and that of Parliament the repeal of sub-section 3 of section 99 of The Registry Act; that is the sub-section which provides for certain Returns to be made annually by the Registrars showing the number of Mortgages registered during the year in each Registry Office, and giving particulars as to the amounts of consideration expressed in registered Mortgages. The information which such Returns give is apt to be misleading with regard to the aggregate amount of Mortgage indebtedness, and the partial information furnished is not, I think, of any practical value.

For instance, under clause (a) of sub-section 3 the number of Mortgages in which the consideration is nominal or not specified is required to be given. Now such Mortgages may really cover large liabilities, such as Mortgages to Banks or Wholesale Merchants and others, to secure the Mortgagor's unstated liability to them. Then Mortgages are now not infrequently given in place of rent charges to secure annuities. In these and like cases the present Returns fall short of showing or show imperfectly the actual amount due or secured under the Mortgages.

There are, however, stronger objections to the clause referred to with respect to other Mortgages; there are many Mortgages and these are almost always for very large amounts, amounting even to millions of dollars, where the Mortgages are given

to secure the Bonds issued by Railway Companies or Joint Stock Companies. Such Mortgages, and indeed also what may be called ordinary Mortgages, are frequently registered in several or even many different Registry Offices in Ontario, because they affect parcels of land in different Counties. The Registrar's Returns in each County where the Mortgages are registered, will show the same Mortgages, treating them as if they were separate Mortgages affecting lands only in each County. Thus the apparent aggregate Mortgage indebtedness of the Province is swelled enormously, contrary to the actual facts. Then some Mortgages to secure Company's Bonds, even affect property in different Provinces; yet they appear as Ontario Mortgages.

These Returns are also misleading in other respects; for instance new Mortgages are often given either to renew or pay off existing Mortgages; thus, apparently, but contrary to the fact, showing an increase in the aggregate new Mortgage indebtedness of the Province.

For these and other reasons I recommend the repeal of the sub-section referred to. I may add that I do not see that the information at present furnished by the Returns regarding Mortgages serves any useful purpose.

I am of opinion that it is expedient to provide that all Wills, where registered, should be entered in the General Register. This is the most convenient Book in which to register Wills and is the Book in which persons who search titles generally expect to find Wills. If persons interested under a Will, desire to have entries regarding it made in the Abstract Indexes, they can readily have that done by Statutory Declaration, if necessary, under sub-section 3 of section 34 of the Registry Act. Wills are not infrequently made years before the Testator's death and affect property which, in the interval between the making of the Will and his death, the Testator had disposed of, thereby revoking the devise of the property made by the Will; and yet as the law now stands the Will has to be entered against such land.

Then again the Testator often acquires real estate subsequent to the date of the Will. No reference is, of course, made to that real estate in the Will. Furthermore it is generally necessary and expedient, where there are Mortgages to be discharged by Executors, to register the Will in the General Register.

The tabulated Statement of the Returns made by Registrars for the year 1911, may be summarized as follows:

Total number of Instruments registered in 1911	205,855
Total number of Instruments registered in 1910	192,537
Increase	13,318
Gross amount of Fees received in Registry Offices in 1911 ..	\$321,200.61
Gross amount of Fees received in Registry Offices in 1910 ..	299,009.64
Increase	\$22,190.97
Net amount of Fees received in Registry Offices in 1910	\$129,963.48
Net amount of Fees received in Registry Offices in 1911	129,792.57
Decrease	\$170.91

I have the honour to be, Sir,

Your Obedient Servant,

DON. GUTHRIE,

Inspector of Registry Offices.

DECISIONS BY DONALD GUTHRIE, K.C., INSPECTOR OF
REGISTRY OFFICES.

DISCHARGE OF MORTGAGE BY ADMINISTRATRIX OF EXECUTRIX AND DEVISEE OF
MORTGAGEE. PRESUMPTION OF DEVISEE'S RIGHT TO RECEIVE MORTGAGE
MONEY AFTER LAPSE OF SEVEN YEARS.

A question has arisen for my opinion under the following circumstances:—

A Mortgage was made by one S. C. to J. McT. The Mortgage was dated 4th January, 1902, and was registered the same month. J. McT. died 4th August, 1903, leaving a Will of which he appointed C. McT. sole executrix. Probate of this Will was granted 26th August, 1903, to C. McT.

C. McT. died 2nd July, 1910, intestate. Letters of Administration to her estate were granted by the Surrogate Court of H. 20th July, 1910, to C. McT. as administratrix of the estate of the first named C. McT.

These Letters of Administration were registered in the Registry Office at G. 21st July, 1910.

A Certificate of Discharge of the C. Mortgage signed by C. McT. administratrix of the deceased C. McT. is presented for registration.

The questions arise as to the Discharge and the power of the administratrix to grant a Certificate of Discharge of Mortgage.

I am of opinion as follows:—

1. The form of Discharge is defective in that it does not recite the fact that the Probate of the Will of J. McT. has been registered in the Registry Office for X., although I understand as a fact that there is such a Will registered there. Still under subsection 2 of section 65 of the present Registry Act (1910) the particulars of the registration of the Will should be set forth in the Discharge. They may, however, yet be endorsed on the Discharge by the Solicitor. See subsection 3 of the same section.

2. The Solicitor strongly contends because J. McT. by his Will is said to have left all his estate, and therefore this Mortgage, to his wife C. McT. whom he appointed Executrix, that the administratrix of C. McT. is the person entitled by law to receive the Mortgage money and to discharge the Mortgage. I think the person entitled to receive the Mortgage money and discharge the Mortgage, is, strictly speaking, the legal personal representative of J. McT. C. McT. the administratrix is not the legal personal representative of J. McT. For all we know there may be creditors of J. McT. or other persons interested in the Mortgage money.

3. However, as a considerable time elapsed between the death of the Mortgagee and that of the devisee and executrix we may assume that she had paid all debts and had administered his estate, and, therefore, had become personally entitled to the Mortgage money. I am disposed under these circumstances, upon the requirements of the foregoing clause, of this opinion being complied with, to recommend the Registrar to accept this Discharge for registration. In the Abstract Index, he should, of course, show distinctly that the Discharge is given by the Administratrix of the Executrix and then persons searching the title can satisfy themselves as to the sufficiency of the Discharge.

WHERE REQUEST IS MADE FOR REGISTRATION OF A WILL IN SHORT FORM—REGISTRAR SHOULD NOT REGISTER IT IN FULL EVEN ALTHOUGH ABBREVIATED COPY FOR DEPOSIT IS DEFECTIVE IN SOME RESPECTS—FEES.

The following case has been submitted to me for my opinion:—

Mr. K. Solicitor, sent Probate of the Will of W. B. to the Registrar of the County of X. for registration.

He says in his letter he expressly stated that he sent the copy for limited registration. He further said that the Mortgage in connection with the matter was No. 3403 Book T, assigned by No. 4230 Book S. He also sent an affidavit attached to the copy of Probate.

The Registrar states that he could not select from the instrument the portions required by the clause of the Act permitting limited registration, and have them only copied. He states that Mr. K. did not comply with the Registry Act as contained in subsection 4 of section 65, 10 Edward VII, in his copy sent. He says he does not think it is part of the duties of the Registrar or his Deputy to take up time and point out errors of this kind, especially when made by Solicitors, whose duty it is to know the law.

I am of opinion as follows:—

The Registrar should either have registered this instrument as requested or else should have returned it. Several years ago I acted on this view in deciding a reference to me regarding an Assignment of Mortgages that was sent for Short Registration. See My Report for 1901, pages 11 and 12.

I think the Registration in full of this Probate was not authorized, because it evidently was not required, and a proper opportunity was not given the Solicitor to consider the Registrar's objections or views.

The Solicitor thinks the fee for registration in short form should only be \$1.00.

He is in error in regard to the charge being only \$1.00. There is no such sum fixed as he supposes for the registration of a Will under the Registry Act.

I think I must now act in this case as I did in the case reported in my Report for 1901, namely; to allow the Registrar only the fee that he would have been entitled to had he carried out the Solicitor's request for limited registration, or had he given the Solicitor an opportunity to make such changes in the documents as would have enabled him to accomplish his purpose, which clearly was to avoid the expense of registration in full of the will.

The Registrar says that he might if it meets with my approval, remove the full copy of the Will, which he states could easily be done as it is only pinned together and has not yet been copied, and return it to the Solicitor. But there are difficulties in the way of interfering with documents which have actually been deposited and registered, whether they have been copied or not. On the whole, therefore, I do not approve of this suggestion. Under the circumstances I must hold that the Registrar is only entitled to a fee of \$1.40 just as if he had followed the Solicitor's instructions for limited registration.

A DECLARATION UNDER THE PARTNERSHIP REGISTRATION ACT MAY BE MADE BY A LIMITED LIABILITY COMPANY DOING BUSINESS AS AN ORDINARY COMPANY, OR, APPARENT PARTNERSHIP AND MAY BE FILED IN REGISTRY OFFICE.

Messrs. B. & A. and the Registrar of the City of X. have had a difference of opinion with regard to the registration of a Declaration which the Solicitors desired to file under The Partnership Registration Act. The matter has been referred to me.

The declaration is made by the C. B. I. Company, Limited, with Head Office at X., and it states that they are carrying on trade and business as dealers in medicine and druggists' supplies under the name, style and firm of E. B. Chemical Company. It also states when they commenced to carry on that business and that no person is associated with them in partnership.

The Solicitors desire to file this under section 9 of the Act referred to.

The Registrar is of opinion that this document is not such a document as is contemplated by the Statute, he considers that the Statute applies only to individuals and does not apply to Limited Liability Companies. He says the persons who may constitute this limited Company are not disclosed and in order to ascertain who they are, it would be necessary to go beyond the Declaration in question and show their Charter or Act of Incorporation.

The Registrar also refers me to clause 13 of section 7 of The Interpretation Act. He considers that the word "persons" does not under The Partnerships Act include a Body Corporate because the context applies to individuals.

I am of opinion on the whole that this instrument may and should be filed. The object of The Partnerships Act is to afford information with regard to persons who constitute partnerships or apparent partnerships, the latter in cases where the word "Company" or the like may be used.

I think the proposed Declaration gives the information the 9th section of the Statute contemplates should be given where the word "Company" is used. Here it is shown that the word "Company" really means a body Corporate, namely; the limited liability Company.

I think under the clause of The Interpretation Act above referred to the word "person" in the 9th section of The Partnerships Act includes a body Corporate. The Context can apply to the Company. Nor do I see how any one can be prejudiced by the filing of the Declaration. Indeed it seems to me that the filing will be a beneficial act, and in keeping with the object and intent of the Statute.

Whether the body Corporate can lawfully do business under another name, in other words, whether it is ultra vires of that body to do business under the name of the Chemical Company is a question which does not arise before me.

I decide the matter in difference in favour of the Solicitors.

DOWER ACT. REGISTRATION OF CONVEYANCE, HAVING ENDORSED THEREON JUDGE'S ORDER PERMITTING SALE FREE FROM DOWER. FEES.

A matter of difference has been submitted for my decision, which raises a question as to the construction of section 18 of The Dower Act, 9 Edward VII. chapter 39. The facts are these:—

Messrs. I. & Co., Solicitors, C., registered two Deeds in the Registry Office of X., having endorsed thereon two separate Orders made by the County Court Judge permitting the sale of the property free from the dower of the Grantor's wife, etc. These Orders were endorsed on the backs of the Deeds.

The Registrar charged for registration more than the Solicitors consider he is entitled to charge.

The contention of the Registrar is that under subsection 2 of section 18 referred to, the Order, being endorsed upon the Conveyance, has to be registered as part of the Conveyance; and that he is entitled in computing his Registry fees to include the number of folios in the Order. He does not claim to be entitled to a fee of \$1.00 under subsection 3 of section 18.

The Solicitors' view on the other hand is that under subsection 3 the Orders being endorsed upon the Conveyances, no fee is payable in respect of the registration thereof.

In my opinion the contention of the Registrar in this matter is correct. Under subsection 2 the Order is to be registered as part of the instrument. The fees, therefore, are governed by section 91, clauses A and B of The Registry Act.

I think the meaning of subsection 3 of section 18 Dower Act is that the Registrar is not entitled, where the Order is endorsed on the instrument, to the fee of \$1.00 for registration of the Order as therein provided for. I consider the last clause of that subsection means that no separate fee shall be payable in a case like this in respect of the registration of the Order; that is that the fee of \$1.00 shall not be payable. It would be, in my opinion, contrary to the intention of the Legislature to hold that the extra work caused to the Registrar by the copying of the Order into his Books and the like should be performed by him without compensation; and I think compensation is provided for under subsection 2.

I decide this dispute, therefore, in favour of the Registrar.

PROPER HEADING FOR SO CALLED "CONTINUATION ABSTRACT"—UNNECESSARY REPETITION OF DESCRIPTION OF LANDS IN ABSTRACT.

A difference in regard to fees for an Abstract which has arisen between Mr. G. Solicitor, C., and the Registrar of X., has been referred to me.

It appears from the Solicitor's statements that he sent to the Registry Office an Abstract obtained from the former Registrar of X. in 1888, continued several times to 19th October, 1903, and desired it to be further continued down to 26th May, 1911.

The present Registrar furnished an Abstract with the usual heading required by subsection 2 of section 19 of the Registry Act stating that it was an Abstract of the only instruments recorded in his Office which mentioned or referred to Lot Number 21 of L. Street, Plot C, B's Plan No. 4 of C., etc., "as described in instrument of this Abstract Number 12301 since 8803," etc.

Instrument Number 12301 seems to be a Deed of Bargain of Sale registered 25th May, 1911, which I presume was a Deed registered by the Solicitor.

I notice that the original Abstract before me was certified July 7th, 1888, it was again certified by the same Registrar, 22nd May, 1893; but the original heading does not appear to have been an abstract from the earliest entries on the title but only from an instrument called 4178. The heading of the Abstract of 1888 reads in this way: "Abstract of all registrations affecting Lot 21, Block 'B' on E. Street in the City of C. County of X. as described in Instrument of this Abstract Number 4178 from such number to date." This is the only heading on the several Abstracts previous to the heading of the Abstract of 26th May, 1911, being the one now in question.

The Solicitor objects to being charged for the heading of this new Abstract and he states that he does not find anything in the Registry Act to show that the Registrar is entitled to make a charge for the heading; and he further objects that in the new Abstract in entering instrument Number 12301 the Registrar has "padded the Abstract" although Lot 21 has been described in the Abstract at the beginning.

In the new Abstract in the column for remarks the Registrar has taken up four lines in describing the lot covered by the Deed Number 12301. So far as I can see the description in the column for remarks of the lands is practically the same as the description in the heading of the new Abstract.

The Registrar states that the Abstract was prepared by his Deputy, but he does not think that his deputy put in any unnecessary words. He thinks that the description of the Lot could not have been given in much fewer words to convey "the sense which the heading should give." He assumes the responsibility for the charges made by the Deputy, and he believes the fees charged were just and proper.

I am of opinion as follows:—

1. The heading on the original Abstract does not comply with the present law, and, therefore, apart from any other question, the present Registrar was, I think, entitled to adopt the present heading as required by subsection 2 of section 19 of the Registry Act. That subsection is imperative.

2. That section in my opinion entitled and required the Registrar to put a certificate in the form of subsection 2 on the new Abstract whether it is called a continuation Abstract or not.

3. It has to be noticed further that the words "Continuation Abstract" do not appear in the Statute.

4. The Registrar's duty is to furnish Abstracts of and concerning instruments, etc., as may be requested of him in writing, if a writing is demanded by him. What the Solicitor was entitled to demand was an Abstract of all registrations subsequent to the registration of a particular instrument, but in complying with such demand the Registrar was entitled and bound to follow subsection 2 of section 19 in preparing what the Solicitor calls and what is, I believe, commonly called the "Continuation Abstract." This, of course, is especially the case when we consider that the heading of the original Abstract of July 7th, 1888, is not in accordance with the requirements of the present Registry Law.

5. I think it was unnecessary, however, for the Registrar to have described the Lot in the column for remarks, as the description there, it seems to me, is substantially the same description as is contained in the heading of the new Abstract.

6. I disallow 15 cents of the amount charged by the Registrar, being for one folio of abstract.

SUFFICIENCY OF DESCRIPTION OF LANDS IN CONVEYANCE. A BOUNDARY BY A NAMED STREET, ALTHOUGH STREET IS NOT LAID OUT ON REGISTERED PLAN, AND BOUNDARY BY A RAILWAY SUFFICIENT. BOUNDARY BY LANDS OWNED BY F. INSUFFICIENT.

A matter in difference has been submitted for my opinion regarding the sufficiency for registration purposes of the description of lands contained in a Deed from R. to S.

The Solicitors who tendered the Deed for registration are Messrs. M. & Co., and the Registrar who disputes the sufficiency of the description in the Deed is the Registrar of the County of X.

The description is of lands in the Village of K., County of X. being part of Township Lot 24, 1st Range North, etc., Township of A. The description is by metes and bounds: Commencing at a point in the north limit of B. Street, which is 200 feet west of a point in the west limit of the Town line between the Township of A. and the Township of M. where the said limit is intersected by the north limit of B. Street. It then proceeds west along the north limit of B. Street 50 feet; thence north parallel to the Town line 175 feet more or less to lands owned by the C. S. R. Co.; thence easterly along the southerly limit of the railway lands 50 feet more or less to the north westerly limit of lands owned by one F.; it then proceeds south along the west limit of F.'s lands 190 feet more or less to the place of beginning.

The Registrar considers that under my opinion as reported in my Report for 1907, page 8, the description is insufficient. He points out that two of the boundaries are described only as the lands owned by the C. S. R. Co., and lands owned by one F. These descriptions, he considers, are insufficient according to the views expressed in my Report referred to. He points out that a third boundary is "B. Street," and says that he has no plan or instrument in his office showing where B. Street is or what its boundaries are, etc.

He suggests that it is a proper case for a Statutory Declaration defining these three boundaries so that they might be traced or ascertained by a Surveyor.

The Solicitors, in reply to the Registrar's letter, have written to me very fully in support of their views. The substance of this letter is that the Railway right of way has existed for over forty years and its boundaries are well defined. They state further that B. Street is a dedicated Street, has been long used by the residents of K. and the surrounding country and is well known by that name. They state that Village lots were sold on the north side of that Street with a frontage of 50 feet and extending back to the Railway, and that the land mentioned in the Deed is the fifth Lot on the north side of the Street.

I do not consider it necessary that B. Street should be laid down on any registered plan. I think that we may fairly assume that it is a lawful highway and that there is a street known by that name any surveyor can readily find. I feel inclined to hold the same with regard to the railway lands. I agree with the solicitors too that the point of commencement is clearly defined.

My only doubt in this case is as to the sufficiency of the reference to the lands owned by F., and on the whole I think it is insufficient. A surveyor could not locate the north-west angle of the land owned by F. without inquiry by search or otherwise to ascertain the land so owned by him. As I said in the case reported, such an inquiry might involve a troublesome and perhaps difficult investigation of title.

I think on the whole, therefore, the description in this respect is insufficient, and that the solicitors should adopt the Registrar's suggestion and attach a Statutory Declaration, giving a proper description of the lands. Or I may say by way of further suggestion that the Deed may be amended by adding at the end of the description some words, such as the following, that is, if the facts warrant it: "The said lands referred to as being owned by F. are the lands described in a Conveyance from A. B. to the said F., registered in the Registry Office for the County of X. on the day of as No. for the Township of Y."

I have to observe, however, that my opinion on such a matter has not the force of a decision.

DESCRIPTION HELD SUFFICIENT BEING A DESCRIPTION IN A CONVEYANCE OF TWO TOWNSHIP LOTS, 100 ACRES EACH, THE LOTS BEING PROPERLY DESCRIBED, BUT THERE BEING CERTAIN EXCEPTIONS OF SMALL PARCELS CONSISTING OF A GRAVEYARD AND A SITE FOR A TEMPERANCE HALL, ETC., NOT DESCRIBED BY METES AND BOUNDS.

A difference of opinion has arisen between the Registrar of the County of X. and Mr. H., Solicitor, regarding the description contained in a Deed from B. to M. which the Solicitor has offered for registration. The description in the instrument is as follows:

“All and singular those certain parcels or tracts of land and premises situate, lying and being in the Township of C., in the County of X., and Province of Ontario, containing in the aggregate two hundred acres more or less, and being composed of: First, the east half of lot number two in the Eighth Concession of the said Township of C. containing one hundred acres, more or less, saving and excepting thereout and therefrom the following three parcels of land: First, 5,670 square feet of land out of the northeast corner of said east half lot and now being lot one in block three in the Village of G., according to the plan of said Village registered in the X. Registry Office as Plan 38 B. Second, three acres, more or less, out of the northwest part of said east half lot described in Instrument registered in the X. Registry Office as number 102672, and third, the graveyard upon said east half lot about sixty feet square;

“And second, the west half of lot three in the Eighth concession of the said Township of C. containing one hundred acres, more or less, saving and excepting thereout and therefrom one-eighth of an acre out of the northwest part thereof reserved for a Temperance Hall and also lot number two in Block number three in the Village of G. according to the plan of said Village registered in the X. Registry Office as Plan 38B.”

The Registrar's view is that there should be something in the Deed to show where each excepted parcel is situated, especially so in regard to the third exception. He points out that the language of the description in instrument 102672 in the second exception is as follows: “Out of the northwest part of said land, that is to say, the east half of two in the eighth, about three acres now owned by M. J. B.” He asks if this is a good description would not the description “one acre part of Lot 2 in the Third Concession, owned by J. S., be a good description?” He also points out that if the exceptions are not definitely described it is impossible to locate the lands conveyed by the Deed.

There is no objection to the description of the first parcel (out of east half of Lot) excepted, nor to the second parcel excepted out of the west half of the lot.

The Solicitor's view is that the lands in instrument 102672 could be ascertained by a Surveyor going on to the east half of the lot; he thinks the description of the graveyard is in the same position, although there is nothing in the Registry Office to show where the graveyard is and he thinks anyone could find it by going on to the property. He says also that the Temperance Hall property is in the same position as no doubt anyone could find it by going on the property.

On the whole I am of opinion as follows:

1. I do not think the second exception, namely, the three acres described in instrument No. 102672 would be sufficient were it contained in a conveyance of the three acres. I have held that such or a similar description would be sufficient, by reference to a registered instrument, provided such registered instrument con-

tained a description by metes and bounds or the like. Here the instrument already registered does not appear to me to contain a description of the three acres sufficient to enable the same to be traced or ascertained by a Surveyor. A Surveyor is not competent to investigate the title of M. J. B. so as to ascertain whether she owns any three acre parcel or not; but this is not a Conveyance of the three acre and the question here is different.

2. As to the Graveyard, it is referred to as an existing graveyard, and it is to be presumed that a Surveyor going upon the property could find that graveyard upon the east half of the lot. It is described as about 60 feet square.

3. The Temperance Hall case would present greater difficulty if it was a description of a lot for the Temperance Hall, for this reason that it is described as an eighth of an acre out of the northwest part of the Lot reserved for a Temperance Hall. Are the words "reserved for" to be treated as equivalent to the words "occupied by a Temperance Hall." If so I suppose a Surveyor by going on the ground could find where the Temperance Hall was.

4. But I feel that a broader view of the question presented for opinion should be taken; because this is a Conveyance of 200 acres of land with some small parcels excepted. The Township lots comprising the 200 acres are described so that there is no difficulty in the Registrar making the necessary entries in his books nor in making searches, nor would there be any difficulty that I can see in his giving an Abstract of Title showing the 200 acres and showing the exceptions, and in view of the fact that Deed 102672 has been registered and that the very small portions occupied by the graveyard, 60 feet square, and by the Temperance Hall, one-eighth of an acre, can in all probability be readily ascertained by a Surveyor going on the ground, I am disposed to hold that in a case like this the description should be deemed to be sufficient. I do not anticipate any practical difficulty arising from the registration of this Conveyance with the descriptions as they stand.

I do not say that if an instrument were presented for registration of the three acres as described in 102672, I should hold it to be sufficient.

Perhaps there is some logical inconsistency in this view; but I think here the description is one that reasonably complies with the Act, bearing in mind its intent and object, and also having regard to the convenience of those dealing in lands and the frequency with which one meets with similar modes of describing lands in instruments where small parcels are excepted; and also the general course of Solicitors and others in such matters.

I think it well that the benefit of the doubt in this case should be given in favor of the registration of the Deed; and I am of opinion that this Deed should be accepted for registration accordingly.

CORRECTION OF ERROR IN ABSTRACT INDEX. TRANSFER OF ENTRY OF OLD DEED FROM LOT 6 TO LOT 7 IN A CERTAIN SURVEY BY DIRECTION OF INSPECTOR. A PLAN OF SUBDIVISION OF LANDS MADE BY OWNER WHERE IT DIFFERS FROM MUNICIPAL PLAN GOVERNS.

There is a matter in difference between Messrs. M. & G. Solicitors, and the Registrar of the County of X. which has been referred to me.

The circumstances which have given rise to these difference are as follows:

The Solicitors obtained an Abstract from the Registrar of Lot number 7 on G. Street, in the Town of D., south of J. Street and north of H. Street, according to H.'s plan of subdivision. The Solicitors state that this Abstract ought to show, but does not show a Conveyance made 25th March, 1861, from H. McL. to J. C. which Deed was registered in the Registry Office for the County of X., 30th May, 1861, as No. 6300.

The Solicitors applied to the Registrar on the subject and the Registrar stated that he had endeavored to trace the description as given in this Deed on H.'s Plan of subdivision and was of opinion that the description did not cover the Lot in question; that is Lot 7.

The description contained in the Deed No. 6300 is as follows:

All and singular that certain parcel or tract of land and premises situate, lying and being in the Township of B., in the County of X., of the Province of Canada, containing by admeasurement one quarter of an acre, be the same more or less, being composed of part of the third division of Lot No. twenty-four in the first concession on the west side of the O. Road, in the said Township of B., and which may be further known and described as follows, that is to say: Commencing five chains fifteen links from the southeast corner of Lot No. twenty-four in the first concession of the said Township of B. where a post has been planted on the west side of the O. Road. Then south 83 degrees 15' west two hundred and thirteen and a half feet; then north 9 degrees 15' west fifty-one feet; then north 83 degrees 15' east two hundred and thirteen and a half feet; then south 9 degrees 15' east fifty-one feet to the place of beginning. Reserving to the said party of the first part, his heirs and assigns, a lane six feet wide along the west boundary of said described lot.

In the course of my consideration of the matter I have had occasion to ask the Registrar, and he has kindly complied with my request for an Abstract of the adjoining Lot No. 6 on H.'s Survey, which is the Lot the Registrar says the Deed No. 6300 is recorded upon, and also description contained in some of the older Deeds of the H. property affecting what are now Lots 6 and 7.

He has also informed me that the H. Plan was registered 25th February, 1856.

When I first corresponded with him the Registrar furnished me with what was considered to be a copy of the H. Plan, at least that part of it affecting the lands in question and adjacent Lots, and on making further inquiry of him it was found that the part of the Plan which he had sent me a copy of was a copy of what may be called the Municipal or Town plan prepared, I think, about the year 1884, and he then discovered that it did not quite agree with the original H. Plan in one respect which is a material one in connection with the matter now under consideration.

From the Town Plan it would appear that the northwest corner of the D. Road and G. Street is what was originally called the southeast corner of Township Lot 24; but it appears from the H. Plan that the southern boundary of Lot 24 is

considered to be the south limit of the D. Road, and, therefore, that Plan treats the southeast angle of Township Lot 24 as what is now the southwest corner of the D. Road and G. Street.

He further states that the original Government map, prepared by the Crown Lands Department, and dated 4th September, 1849, appears to give the southern boundary of Lot 24 as the north boundary of D. Road.

It will be observed that the description of the lands covered by Deed 6300 commences at the southeast angle of Lot 24. If that angle is as shown by the H. Plan then the description in Deed 6300 is a description which embraces what is now Lot 7 on the H. Plan. The Abstract in question is an Abstract of Lot 7 according to that Plan.

The original Deed by H., dated 28th April, 1852, registered 12th May, 1852, as No. 3862, was made before H.'s Plan was filed. It was of half an acre. The land covered by Deed 6300 is of a quarter of an acre and is the south half of the one-half acre conveyed by 3862. The Abstracts of both Lots 6 and 7 H.'s Survey begin with Deed 3862. The Abstract of Lot 6 shews that the Deed is of a quarter of an acre, but it also shows that the Deed also covers Lot 7 which would be the other quarter acre or south half of the lot conveyed by 3862, and which would be the lands covered by 6300. The first four instruments entered on Abstracts of Lots 6 and 7 all relate to the original half acre, namely, down to 4276, dated 6th February, 1857, and are all entered in the same way, that is as affecting both Lots 6 and 7 giving one-quarter acre to each of these lots; so the original Deed from H. of the half acre has been treated from the beginning as being a Deed of Lots 6 and 7 in H.'s Survey; the north half of the half acre being Lot 6 and the south half being Lot 7; and according to H.'s Plan that is correct. It is by H.'s Plan, not by the Municipal Plan, we would better be guided in this matter, and when dealing with Abstracts of lots according to that plan.

No. 6300, the Deed now in question, which is a Deed of the south half of the half acre is entered upon the Abstract of Lot 6, H.'s Plan. I consider that this is an error. I think it should be deemed to be a Deed of what is known as Lot 7 on the H. Plan and on the Abstracts of lots according to that Plan.

The land described in 6300 may also be identified as being Lot 7 on H.'s plan in connection with the chain of Title. See Section 19 Registry Act.

I think I should and I do direct the Registrar to make such correction in the Abstract of Lot 7 per H.'s Plan as will cause No. 6300 to appear on the Abstract of such Lot 7. In the column for remarks in the Abstract Index for Lot 6 let a note be made to the effect that the instrument has now been entered on the Abstract Index of Lot No. 7 by my direction. The correction and entry will be made in red ink, and signed by the Registrar, or by his Deputy, and be dated.

RESTRICTIVE COVENANTS AFFECTING OTHER LOTS THAN THE LOT CONVEYED SHOULD BE NOTED AGAINST SUCH OTHER LOTS IN THE ABSTRACT INDEX.

A difference has been referred to me which has arisen between the acting Registrar of the County of X. and Messrs. D. and H., Solicitors, with regard to the registration of a Deed, R. to L. of a Lot laid out on a Plan of Lots for summer cottages fronting on Lake S.

The Deed conveys Lot 15 on the west side of R. Road being a private road shown on the plan registered in the Registry Division of the County of X. as No. 110, and also purports to convey a parcel of land covered by water in front of Lot 15 and grants certain rights of way over the R. Road.

What has given rise to the difference or controversy is a covenant contained in a Conveyance made to the express intent that the burden of it shall run with the land. By this covenant the Grantee for himself, his heirs, etc., covenants with the grantor, his heirs, etc., to comply with certain restrictions, and the grantor for himself, his heirs, etc., covenants with the grantee, his heirs, etc., that the restrictions hereinafter set out shall apply to "all other Lake Front Lots shown on the said Plan except as hereinafter mentioned, and all such Lake Front Lots shall be held and conveyed subject thereto."

The first restrictive covenant is that no building or other erection, except a small summerhouse, shall be placed on the property nearer the road line than twenty-five feet.

The second restriction is that one dwelling house only shall be erected on each Lake front lot, the same to cost not less than \$1,000 and to front either east, west or north, but this clause may be varied at the option of the grantor with respect to Lots 1, 2, 3, 4, 5 and 17.

The third restriction is that lavatories must be enclosed in buildings of a size not less than 8 by 12 feet and must be distant from any residence at least fifty feet and where a water system is installed septic tanks must be provided, and in all outside closets, not water closets, dry earth is to be used.

The fourth and last restriction is that garbage and refuse must either be burned or buried and shall not be thrown into the Lake.

The Registrar's contention is that the instrument in question does not purport to convey any interest in any of the Lots other than Lot 15 and a portion of the water Lot in front of Lot 15, and, therefore, he thinks the Deed should not be entered on the Abstract Index of the other Lake Front Lots simply because they were mentioned in the special covenant referred to. He does, however, say that he will insert in the Column for Remarks in the Abstract Index of Lot 15 the words: "See special clause for covenants affecting all Lake Front Lots."

The view of the Solicitors is that they are entitled to have these covenants noted against all the other Lake Front Lots shown on the Plan, being Lots 1 to 14, inclusive, and Lots 16 and 17, because the covenant is one on the part of the grantor covenanting that the restrictions set out in the Conveyance shall and do apply to all other Lake Front Lots shown on the said Plan except as therein mentioned, the exception referred to applying only to the second restriction. They consider that all these other Lake Front Lots are certainly affected by the Conveyance.

I am of opinion that the contention of the Solicitors is substantially right. The Grantor covenants that all these other Lake Front Lots "shall be held and conveyed" subject to the restrictions. The Grantee has an interest, therefore, as owner of Lot 15, in these restrictions and the observation of them. They are evi-

dently for the mutual benefit of the Grantor and Grantee. Notice of these restrictions should be entered upon the Abstract Index of the other Lots so as to make them to be notice to future purchasers of such Lots.

Noting these restrictions in the Column for Remarks under Lot 15 would not constitute Notice to future purchasers or of any of the other Lots of the rights of the Grantee under the clause or covenant in question. Indeed the acting Registrar's proposal that he should note in the Column for Remarks in the Abstract Index of Lot 15 the words "See special clause for covenants affecting all Lake Front Lots" shows that he appreciates the effect of the covenants. In my opinion they do affect all the other Lake Front Lots.

I, therefore, think the matter in difference must be decided in favor of the contention of the Solicitors.

I observe that the Registrar does not raise any question as to the sufficiency of the description of these other Lake Front Lots.

FEEs FOR REGISTRATION OF MECHANICS' LIEN BY CLAIMANT WHO CLAIMS NOT ONLY FOR HIMSELF, BUT AS ASSIGNEE OF EIGHT OTHER CLAIMANTS.

The Registrar of the County of X. has referred to me a matter in difference which has arisen between him and Mr. C., Solicitor, C. with respect to the proper fees payable for registration of a Mechanics' Lien.

The Solicitor registered a Lien claimed by one F. against the O. L. Company, Limited. F. claimed a Lien not only for himself but also as Assignee of J. M. and eight other persons whose names, residences and occupations are set forth in the claim. The claim is made under the Mechanics' and Wage Earners' Lien Act and is for work done for one I.

The Registrar contends that his fees should be as follows:

No. 4581 North C., with one name .....	.25 cents.
9 additional names .....	.90
Furnishing Registration particulars .....	.10
No. 4565 O., with one name .....	.25
9 additional names .....	.90
Furnishing Registration particulars .....	.10
	\$2.50

And the Solicitor contends the proper fees are as follows:

No. 4581 North C., with one name .....	.25 cents.
one additional name .....	.10
Registration particulars .....	.10
No. 4565 O., with one name .....	.25
one additional name .....	.10
Registration particulars .....	.10
	.90 cents.

The dispute, therefore, is as to whether the Registrar is entitled to charge 10 cents each for the eight additional names of persons who were entitled to liens and in respect of whose liens F. claims as Assignee. The Solicitor concedes a liability for two names, that is for F. personally and for him as Assignee of the nine other claims.

Section 17, subsection 2, as well as form 2 and also section 26 of the Mechanics' and Wage Earners' Lien Act show that an Assignee of a Lien may make a claim for the Lien.

Section 18 provides that a claim for Lien may include claims against any number of properties and any number of persons claiming liens upon the same property may unite therein. Form 3 is a form of claim for lien by several claimants.

The Registrar's fees are prescribed by section 20, subsection 1. That requires the Registrar upon payment of the proper fee to register the lien against the land therein described in like manner as if it were a mortgage, except that he is not required to copy the claim or Affidavit in any Book. Subsection 2 provides that the fee for registration of a lien shall be 25 cents, and if several persons join in one claim the Registrar shall be entitled to a further fee of 10 cents for each person after the first.

In connection with the registration of the lien in question, what duties would the Registrar be required to perform? He would have to make entries in his Abstract Indexes and he would have to enter therein not only the name of the claimant but the names of the nine several alleged Assignors of Liens. I think also in the Alphabetical Indexes he would, as in the case of a Mortgage, have to enter the Lien not only under the name of F., but under the names of each of the Assignors.

I think, considering the work to be done under and the language of subsection 2, I may properly treat this lien as being, in effect, one of several persons joining in one claim.

I, therefore, decide this dispute in favor of the Registrar.

INSPECTOR'S POWERS TO DIRECT WHAT EQUITABLE PROPORTION OF THE EXPENSE INCURRED BY MAKING ENLARGEMENTS OR IMPROVEMENTS TO A REGISTRY OFFICE SHALL BE BORNE BY A CITY FOR WHICH THERE IS NO SEPARATE REGISTRY OFFICE.

I have been asked by the Solicitor for the County of X. and the Solicitor for the City of Y., in that County, to decide what proportion of the cost of enlargements and improvements to the Registry Office is an equitable proportion of the expense incurred under subsection 1 of section 7 of the Registry Act and which should be borne by the City. My direction is asked under the provisions of subsection 2 of section 7. Section 7 was amended by the Registry Act which came into force First September, 1910, to provide amongst other things that Cities in which there was no separate Registry Office shall bear such equitable proportion of the expense incurred under subsection 1 of section 7 as the Inspector shall direct.

The Town of Y. was separated from the County of X. about 1881. An award was then made under which the County paid the Town \$394.00 as the Town's interest in the Registry Office, and the same Award directed the Town to pay the County \$23.64 yearly for the use of the Registry Office, being interest at 6 per cent. on the \$394.00.

I understand that the Award above mentioned was for five years. In 1903 the Town and Village of Y. became incorporated as the City of Y. under a special Act. Every five years since 1881 there has been a new Agreement made between the County and the Town or City, and the Solicitor for the County states that the annual payment has been increased on each occasion until in the year 1906 the amount was fixed at \$50.66 and he says he "presumes that amount must have represented interest in the Town's share in the improvement and repairs in the Registry Office." I do not understand, however that the Solicitor for the City admits that statement to be correct. He states that he believes the City has under section 510 of the Municipal Act always paid annually its share or contribution towards any enlargement or improvement to the Registry Office. He says that the amounts paid to the City for its interest in the Registry Office were not only the above \$394.00 originally paid under the Award of 1881, but a further amount of \$150.00 paid under the Award of the Commissioners made under the Act, incorporating the City of Y., for the interest of the then Village of Y. in the Registry Office.

Assuming this statement respecting the \$150.00 to be correct, then I think, so far as the \$394.00 and the \$150.00 are concerned, that under section 511 of the Municipal Act the County is entitled to get five per cent. per annum from the City on these amounts.

I do not consider so far as the facts are before me that the County is entitled to five per cent. on any other expenditure.

I do not think section 511 of The Municipal Act applies to improvements, etc., made to a Registry Office *after* separation of the Town or City from the County. I do not suppose that the County or the City authorities wish the question as to what has been paid in the past under agreements, to be reopened. In so saying I do not mean to imply that there is any ground for reopening such matters.

I am of opinion that under section 510 of The Municipal Act, an Award, if any, or a mutual agreement should have determined what sum, if any, should be paid annually to the County as the share or contribution of the City for or in respect of any enlargement or improvement made by the County *after the separa-*

tion. In other words, the City or Town's interests in such enlargements or improvements are not to be purchased by the County from the City or Town, but the City or Town is to pay to the County annually a proper share or contribution for or in respect of the enlargements or improvements made by the County after separation.

The Solicitor for the City stated that he believed the City has always paid, under section 510, its share or contribution annually towards enlargements or improvements in the Registry Office. But it may be that both Solicitors are not agreed quite as to the nature or character of the payments, which the City has made to the County in respect of enlargements or improvements made by the County to the Registry Office since separation. The County Solicitor presumes the payments were for interest on the cost to the County of these enlargements or improvements.

Subject to the County's rights to interest on \$394.00 and \$150.00 under section 511 of The Municipal Act, I think I have authority under subsection 2 of section 7 of The Registry Act to direct what equitable proportion the City shall bear of the expense incurred by the County under subsection 1 in so far as a proportion of such expense may not heretofore have been settled or paid by the City.

And I am prepared to direct, on having submitted to me proper data and statements, what equitable proportion the City shall bear of the expense incurred by the County for such enlargements and improvements to the Registry Office in so far as such proportion of such expense since separation, if the same has not been settled by arbitration or agreement. I do not think Arbitrators have now power under section 510 of The Municipal Act to deal with such unsettled claim, if any.

I am, therefore, prepared to deal with the question further, on having submitted to me a definite statement showing what the County claims as against the City (which now requires adjustment) to be an equitable proportion of the expense incurred by the County under subsection 1, and a definite statement showing on what ground the County bases its claim, and furnishes me with the necessary data. Does the County base its claim upon the assessment of all the Municipalities within the County or on other grounds, and if so what grounds?

A copy of such claim by the County can be given to the City as well as sent to me, and I will then hear what the City has further to say on the subject. After considering the different claims or contentions as to what the proportion should be and the grounds for the respective contentions and all the data furnished, I will give my direction in the matter.

SUFFICIENCY OF DESCRIPTION OF AN EASEMENT, FOR REGISTRATION PURPOSES.

A difference has been referred to me which has arisen between Mr. A., Solicitor, and the Registrar of the County of X., with regard to a description of a way in a Deed from S. to G.

The instrument is a Grant in fee of the Northeasterly part of Lot one and the Southeasterly part of Lot two, both in block 96 in the Town of S. according to a registered plan. The parcel of land is described by metes and bounds. As to the sufficiency of this description no question arises; but the Conveyance goes on to say, also, "the full liberty and privilege at all times of using and enjoying the way or passage 12 feet wide leading Southerly from R. Street across the said lots 1 and 2 for the said Grantees, their heirs and assigns for the purpose of egress, ingress and regress in to and from the said land hereby conveyed for all lawful and reasonable purposes whatsoever."

The Registrar considers that the description of this easement or way is not a sufficient description for registration purposes under section 34 of the Registry Act. His contention is, that section 34 expressly requires that the local or general description should be contained in the instrument itself so that a surveyor could ascertain or trace the land wholly from the description. He does not think it was intended that the surveyor should require any addition to the description given, or to take evidence outside the instrument itself in order to ascertain or trace the land. For instance, he says, that where there is only one right of way, as in this case, the surveyor should not be required to take evidence that that is the right of way referred to in the Deed. He observes it might well be that fifty years from now the lane in question would be closed and it would then be impossible to locate the lane by means of the instrument.

The Solicitor's contention is that so long as the land can be ascertained by a surveyor the description is sufficient: that is, the description is sufficient if it enables the surveyor to go upon the ground and locate the land.

I have had to consider section 34 in some other cases. For instance, where one of the courses in a description by metes and bounds, merely said that one course proceeded along the line of the Southerly limit of the right of way of the Grand Trunk Railway Company: I deemed that to be sufficient as it would enable the surveyor to trace or ascertain that course without difficulty. So I have considered a description sufficient which gave as one of the boundaries the limit of a public Street, although the street was not laid down on any registered plan. In another case I considered a description of part of a Lot sufficient which gave the number of the lot, etc., but said that the part intended to be conveyed was more particularly described by metes and bounds in a certain registered Conveyance, giving the particulars of the registration of the Conveyance. My view hitherto, therefore, has been that it was not necessary under section 34 that a description should be wholly contained in the instrument itself, as the Registrar here contends, but I thought a description sufficiently complied with section 34 if it was reasonably apparent from it that a Surveyor could trace or ascertain the lands affected by the instrument. Here the grant of the easement shows that it is an existing way, that it is 12 feet wide leading southerly from R. Street across said Lots Nos. 1 and 2, being the lands, parts of which are conveyed by sufficient description. I am of opinion that this description of the way must be deemed to be sufficient for registration purposes.

It will be observed that section 34 does not say in words that the description shall be sufficient to enable the lands to be traced or ascertained by a Surveyor wholly from the description contained in the instrument.

Let us consider what would be a practicable and reasonable description to satisfy section 34 in the case of instruments affecting other easements. Supposing a Deed to contain a grant say of Lot one in fee with the right to the Grantee to have the flow of light and air which would naturally come to a window or windows in a building or house erected on Lot 1 unobstructed by any erection put up on the adjacent part of Lot 2, being the adjoining land, how could a surveyor trace or ascertain on what part of the adjoining Lot 2, that is the servient tenement, it would be necessary to refrain from building in order to give effect to the grant of easement of light and air; and yet would not the description of the easement be deemed sufficient for registration purposes? Or supposing that a grant of land gave the privilege to the Grantee to use a well or spring upon the adjoining land, describing that land, with the right to go to and from the well or spring and use the water in it, would not the description of such a grant be deemed sufficient under section 34, even where there was no defined path or way to the well or spring, and even where there was no definite description of the part of the servient lot on which the well or spring was situated? And there are other cases of easements not uncommon, such as the right to maintain caves, not saying how wide, over an adjoining lot, or to lay water or waste pipes through an adjoining lot, and the like, where the servient tenement is described and the nature of the easement.

In cases of grants of easements I think it must be deemed to be a sufficient compliance with section 34 to describe the lands over or upon which the easements exist or which they may affect and the nature of the easements. The object of the Registry Act is to provide for notice of, amongst other things burdens affecting lands: and such object may be deemed to be sufficiently accomplished by giving a description of the servient tenement and a description of the nature of the easement to which it is made subject.

I am of opinion, therefore, that the description of the way in the deed in question, is sufficient for registration purposes and complies with section 34 of The Registry Act.

COURSE TO BE PURSUED BY A REGISTRAR WHERE AN ASSIGNMENT OF SEVERAL MORTGAGES ENDORSED "NOT TO BE RECORDED IN FULL" IS PRESENTED FOR REGISTRATION.

A dispute has come before me touching the fees for the registration of an assignment of nine Mortgages endorsed "Not to be recorded in full." The Assignment of the Mortgages was sent for registration by Mr. C., a Solicitor, to the Registrar of the County of X.

The Registrar charged Registry Fees amounting to \$9.60. The Solicitor objected to this charge, contending that the registration fee should be \$1.00 plus the additions provided for by subsections 3 and 4 of section 48 of the Registry Act.

The Registrar arrived at the fees thus; Assignment of nine Mortgages, \$9.00; registration two extra Municipalities, 50 cents; registration two extra Lots, T., 10 cents, postage, 5 cents.

The Registrar claimed a right to charge a fee of \$1.00 for each Mortgage assigned. He based his charge upon previous rulings of mine, as well as a decision of Mr. Justice Britton.

Under these decisions the proper fee is \$1.00 per Mortgage assigned; but I wish to emphasize another view of the matter, and that is this, that in cases like this I think a Registrar should take some opportunity to inform or communicate with the party tendering the instrument for registration, regarding the fees, to make him aware of the fact that the fee for registration would be \$1.00 per Mortgage, so that the person may, if he chooses, have the instrument registered in full. I think here it would probably have cost less to have had the Assignment registered in full.

It is quite clear that the object of the Solicitor in endorsing the instrument for short registration was to have it registered at lower fees than would have to be paid for registration in full. I think in some of my rulings reported in my annual Reports I have given expression to similar views.

The legal profession and others are not aware, as a general thing, of what my rulings have been, on the subject of the fees payable in respect of an assignment of several Mortgages, received for registration in short form, nor are they aware of the decision of Mr. Justice Britton on this subject, because it was not reported in the Law Reports.

With regard to the charges made by the Registrar beyond the \$9.00, the Registrar states in his letter to me, written after the case was referred to me, that on reconsideration he is inclined to the opinion that the charge of 50 cents for two extra Certificates, and of 10 cents for two additional Lots, in all 60 cents, should be deducted. He says that the charges were made up somewhat hurriedly and without considering that each assignment was charged for, and hence no extra Certificate should be charged for, and the same remark, he says, applies to the charge of 10 cents for two additional Lots.

I allow the charge, therefore, at \$9.00. There is no dispute as to a small charge for postage.

RIGHT OF REGISTRAR TO FEE FOR INFORMATION GIVEN BY HIM IN WRITING CERTIFYING OR SHOWING THAT INSTRUMENTS HAVE BEEN DULY REGISTERED. OBSERVATIONS.

A difference has arisen between the Registrar of the County of X. and Mr. T., a Conveyancer, respecting a charge made by the Registrar for two certificates, showing registration of Discharges of two Mortgages.

Mr. T. transmitted to the Registrar for registration two certificates of Discharge of Mortgages, and in his letter accompanying the Discharges he requested the Registrar to sign a form of receipt, which he enclosed, "as the present owner wishes to have some proof that they (that is the Mortgages) are discharged." The form of document which he wished the Registrar to sign and return is as follows:—

"This is to certify that I have received and duly registered Discharge of Mortgage, E B. to U. D., and Discharge of Mortgage D. M. and A. M. to U. D.

"Dated at C. this day of November, 1911.

"Registrar."

In reply the Registrar furnished separate Certificates of the registration of the Discharges of Mortgage; that is, one for each Mortgage. Each Certificate referred to the Mortgage by number and gave other particulars. The Registrar charged 25 cents for each certificate.

The Conveyancer then, upon receiving these, wrote to the Registrar stating that the Certificates furnished by the Registrar were of no use to him. He said in the first place they did not tell what Mortgages had been discharged except by number, and he asked how Mr. D., the present owner, was to know the Mortgages by the numbers. The Conveyancer also stated that upon several occasions he had sent similar Certificates to be signed by the Registrar and they have always been signed and returned. He added, "If, however, it is the fee you are after, sign the form I sent and you can have the fee."

The Registrar then replied that he presumed that Mr. D. or Mr. T. had the old Mortgages with the Registry Certificate on each, and his Certificate of the registration of the Discharge would leave no room for doubt as to what Mortgages were discharged.

He also replied to the Conveyancer's letter in other respects. He stated that what was sent him to sign was a Certificate certifying that two separate and distinct Discharges had been registered. He said he based his charge on section 91 of the Registry Act, subsection (g). He also stated he did not wish to receive any fee for services that was not absolutely just and correct under the Registry Act.

He then sent the Conveyancer additional Certificates, one for each Mortgage, in which he mentioned the name of the person executing the Discharges and the name of the original Mortgagor, etc. The Registrar also said that he would refer the matter to me under section 95 of the Registry Act.

In his subsequent letter to me the Conveyancer contends that he did not ask the Registrar for a Certificate, that he drew up a receipt or acknowledgment and asked him to sign and return it, but instead of doing so, and without his consent, he sent two Certificates and charged 50 cents for them.

He states that he does not question the Registrar's right to charge for a Certificate when asked for one, nor would he have asked him to spend his time in executing a Certificate without a fee, but he said that in this particular case all

he had to do was to sign the acknowledgment which was enclosed and return it to him. He states that the Registrar claimed that his form of receipt was irregular, but he observed that that did not matter to him, the Conveyancer, whether it was regular or irregular, so long as it suited him and his "client."

I am of opinion as follows:—

The form which the Conveyancer enclosed and which he requested him to sign and return is clearly a Certificate. It begins "This is to certify that I have received and duly registered a Discharge of Mortgage," etc. I have held in other cases of a somewhat similar though even less formal nature, that information of that sort supplied in writing by a Registrar is virtually a Certificate for which he is entitled to charge a fee of 25 cents. There is no provision in the Act for the Registrar giving information in writing concerning registered instruments except by Certificate, and if the Registrar gives such particulars in writing by letter or otherwise I have deemed such writing to be equivalent to giving a formal certificate.

In this case, the very object, as stated by the Conveyancer, in his letter of inquiry enclosing the form of Certificate or Acknowledgment which he desires was to satisfy his "client." In other words the Registrar's Certificate or acknowledgment was to be treated as proof that the Mortgages had been duly discharged.

There is, however, another point to be considered. What was asked for was one Certificate. The Conveyancer did not ask for a separate Certificate showing the registration of the Discharge of each Mortgage. I think the information as to the registration of the Discharges might have been combined in one Certificate.

I have not overlooked the fact that the Certificates which the Registrar did furnish have been retained by the Conveyancer, and I have had some hesitation as to whether that should not be deemed to be an acceptance of the certificates, so as to entitle the Registrar to fees as for two Certificates. However, I have concluded, in view of all the circumstances, and as there appears to have been some misunderstanding in the matter on both sides, to allow a fee of twenty-five cents as for one Certificate; and I decide this dispute accordingly.

OPINIONS BY DONALD GUTHRIE, K.C., INSPECTOR OF REGISTRY
OFFICES.

WHERE UNDER THE BANK ACT ONE BANK ACQUIRES A MORTGAGE MADE TO ANOTHER BANK, A DISCHARGE OF SUCH MORTGAGE BY THE PURCHASING BANK MUST SHOW A REGISTERED ASSIGNMENT TO IT OF THE MORTGAGE BY THE SELLING BANK.

To a Registrar :

Re F and X Bank.

I have now heard from Mr. M. and I am of opinion that before a Certificate of Discharge of the Mortgage in question can be registered the X Bank must cause to be registered the instruments or documents through which it claims interest in or title to the Mortgage moneys, and further that the Certificate of Discharge must mention the date of registration and other particulars required by subsection 2 of section 65 of the Registry Act, or such particulars may, under subsection 3 be endorsed on the certificate.

I do not think it sufficient for the X Bank to state in the Certificate of Discharge that it has duly acquired or purchased the assets of the other Bank, the latter Bank being the Mortgagee.

Under the Bank Act, section 110, subsection 2, provision is made for the selling Bank executing a formal Assignment of the Mortgage for registration purposes. I think such an Assignment or some other document showing the purchasing Bank's title to this Mortgage should be recorded.

A DISCHARGE OF MORTGAGE BY STATUTORY CERTIFICATE SIGNED BY THE EXECUTRIX OF THE ADMINISTRATOR WITH THE WILL ANNEXED OF THE MORTGAGEE MAY NOT BE REGISTERED, EVEN ALTHOUGH SUCH ADMINISTRATOR HAD IN HIS LIFETIME RECEIVED AND DULY ACCOUNTED FOR THE MORTGAGE MONEYS. SUGGESTIONS.

To a Registrar:

Re Mortgage M. to T.

The circumstances in this matter, as stated by the Solicitors in their letter to you are as follows:—

“Enclosed herewith am sending you a Discharge of Mortgage L. K. to J. M. The circumstances are these: On the 23rd December, 1893, J. M. mortgaged to F. T. the East half of Lot Number 13 in the 10th Concession of the Township of X, for \$3,280.00. F. T. died, leaving a will in which he named one D. M., who resides in England, or did reside in England, as his Executor.

“F. T. had a great deal of money out on mortgages in this country, and in order to wind up this part of his estate it was arranged that F. W. K. should be appointed Administrator with the Will annexed of the estate of F. T., and such administration was granted bearing date the 11th day of September, 1902. He went on and wound up all the business of the T. estate here and the Mortgage to M. mentioned was undoubtedly discharged, as the firm of K. & G. passed the accounts of the T. estate and in them was the amount of money received on the M. mortgage, and M. himself now holds the original mortgage, it having been delivered to him at the time it was paid off.

“What we want to know is if the Registry Office will accept a Discharge of Mortgage from Mrs. K. as executrix of the estate of F. W. K. He was different from an Administrator, purely, because the Will was annexed to his administration.”

You state that you have informed the solicitors that in view of certain reported rulings of mine you thought you would be compelled to decline to register a discharge such as that referred to in their letter.

I assume the Discharge is a Statutory one, following Form 10, Registry Act. There is undoubtedly a distinction between the former Discharges to which you refer where Statutory Discharges of Mortgage were executed by either the Executor or administrator of the Administrator with the Will annexed, of the Mortgagee. In the present case the Mortgage was duly paid to the Administrator with the Will annexed and the Mortgage itself delivered to the Mortgagor as a paid Mortgage. It was in fact though not in form discharged.

After having given the matter a good deal of consideration, however, and while I consider under the circumstances that the Mortgage is no longer an existing one except in form, I cannot advise you that the Certificate of Discharge has been duly executed. It has not been signed either by the Executor, administrator or assignee of the Mortgagee. Mrs. K. is not Executrix of the Mortgagee, although by the reason of Letters of Administration Mr. K. occupied that position, but he had no power to transmit by will his rights or power as Administrator. His authority was derived from the Court and he could not transmit that authority by will. Neither can Mrs. K. properly say according to the Form (10) of Discharge in the Registry Act, that she is the person entitled by law to receive the Mortgage money.

May I be permitted to suggest, however, that what is desired by the Solicitors may probably be practically accomplished without any serious question as to its legal effect by a Release of the Mortgage under seal reciting its payment to the Administrator with the will annexed of the Mortgagee, and any other fact considered expedient to be recited, Mrs. K. executing the Release as Executrix. As you are aware, such a Release under Seal cannot be objected to by you, and you will have to register it assuming that it is duly proved.

I do not, of course, give an opinion as to the legal effect of such a Release under seal, but as it is an acknowledgement that the Mortgage money was in fact duly paid to the proper person, it may be accepted as sufficient by parties interested in searching the title, etc.

DOUBLE REGISTRATION OF A WILL.—EXPLANATIONS AS TO SAME.—WHEN PERMISSIBLE AND WHEN NOT.

To a Registrar (recently appointed) :

I have your letter of 23rd inst.

I have had the matter of Double Registration of Wills before me several times, that is to say, Wills which are expressed substantially in the same way as the Will of T. C., of which you have sent me a copy, appears to be expressed; and which I now return to you.

By that Will the Testator devises the West half of Lot 2 in the 5th Concession of X to his son W., he bequeaths some pecuniary legacies, and then he bequeaths the residue as follows:—

“All the residue of my estate not heretofore disposed of I give and bequeath to my daughter M.”

In the extracts sent me from the Wills of D. M. and of M. W., being Wills registered when the late Mr. W. was Registrar, the devises are substantially the same as in the C. Will, except that the devise of the residuary estate under the M. Will expressly is of his estate “both real and personal,” but does not show that there is in fact in the same Registry Division other lands affected by the Will except those locally described.

What I have hitherto held in similar cases and now hold may be summarized as follows :

1. Where the Will contains a devise of land with a proper local description and also contains a general devise in language such as is contained in the residuary clauses above mentioned, then the Will, if registered, should be entered only against the land locally described, unless the person registering the Will wishes to have it also registered in the General Register. This, I consider, he may have done, as the Will may affect Mortgages or may affect other lands within the Registry Division, although the Will on the face of it does not show that it does affect other lands within the Registry Division.

2. Words in residuary clauses similar to those above mentioned do not in themselves show that a Testator owned other lands, or that the Will affects other lands in the same Registry Division. Unless the Will itself shows that it does affect other lands in the same Registry Division than what are locally described a Registrar is not entitled to assume that it does so affect other lands and is not entitled to insist on double registration of the Will in his office, that is registration in a particular Book and also in the General Register.

CONVEYANCE OF STREETS BY A MUNICIPALITY.—MAY BE REGISTERED WITHOUT
FIRST REQUIRING REGISTRATION OF BY-LAW CLOSING THE STREETS.

To a Registrar :

I have your letter of the 21st inst., respecting the conveyance of Streets by a Municipality. You state that you have had delivered to you for registration a Deed by the Municipal Council of the Township of W. conveying the Streets on a portion of a Plan registered with you, to one G. H. F.

I do not think so far as the Registry Act is concerned that the registration of a Municipal By-Law closing the Streets is a necessary preliminary to the registration of the Deed by the Council to the Grantee of the Streets.

I do not think that you should amend the Plan by marking the Streets as closed.

It will be for persons, if any, who take title to the Streets under the Grantee from the Municipality to satisfy themselves as to the sufficiency of that Grantee's Deed.

CERTIFICATE OF DISCHARGE OF A MORTGAGE MADE TO TWO MORTGAGEES—APPARENTLY FOR ONE DURING LIFE AND AFTER DEATH TO THE OTHER. DISCHARGE SIGNED BY THE LATTER. REGISTRATION. DIRECTIONS.

To a Deputy Registrar:

I return Mortgage K. to O., also Statutory Certificate of Discharge.

The Mortgage is expressed to be made by K. Mortgagor, and wife of the First and Second Parts, and "C. O., of the Village of A., in the County of X, widow, during her lifetime, and after her death to T. O., of the Township of A., in the County of X, wife of P. O. (subject to due date of this Contract) hereinafter called the Mortgagees of the Third Part." It is in consideration of \$800.00 paid by the said Mortgagees to the Mortgagor, and it grants and Mortgages unto "the said Mortgagees the heirs, executors, administrators and assigns forever of T. O. ALL AND SINGULAR," etc.

The proviso for Redemption is in the ordinary form under the Short Forms of Mortgages Act. The money is payable on the 2nd November, 1908, with privileges of prepayment. The interest is payable yearly at 5 per cent.

The first covenant in the Mortgage is a covenant with the Mortgagees that the Mortgagor will pay the Mortgage money and interest, but all subsequent covenants and the Power of Sale are with or for the Mortgagee; that is in the singular.

The Statutory Discharge of Mortgage is by T. O. alone. It states that the Mortgage was made to "C. O. (now deceased) during her lifetime and after her death to me the said T. O. therein called the "Mortgagees," and after stating that the Mortgage has not been assigned it states "And whereas the said C. O. departed this life on the 5th day of April, A.D. 1909, intestate, leaving no estate for administration."

And then it says that T. O. is the person entitled by law to receive the money. The execution by T. O. of this Certificate of Discharge appears to be verified by Affidavit in due form. The Discharge is dated 17th November, 1911.

You desire to know whether you can register this instrument as a Statutory Discharge of Mortgage.

On the whole I am of opinion that, assuming the statements on the face of the Discharge to be true. T. O. is the party entitled to receive the Mortgage money, and to discharge the Mortgage by Statutory Discharge, and, therefore, I think you may register this Instrument as a Discharge of the Mortgage; but in the column for remarks in the Abstract Index you had better call special attention to the Discharge by saying "See Discharge and recitals therein," and it will then be for persons who are investigating the title to satisfy themselves as to the sufficiency of the Discharge. And if you are requested to give any Certificate regarding the Discharge of Mortgage you will, of course, shew that the Discharge was executed only by T. O.

THERE SHOULD ON A PLAN SUBDIVIDING LAND INTO LOTS BE A DESCRIPTION OF THE LAND PROPOSED TO BE SUBDIVIDED. OBSERVATIONS AND EXPLANATIONS.

To a Surveyor:

In answer to your letter I have to say as follows:

1. I have in other cases thought it well that such a plan as this should show the parts of the Township Lots proposed to be subdivided; that is to say, there should be a description by metes and bounds of the parts of the original Lots affected by the Plan. In this case could you not add the descriptions of the plan from your field notes without any further survey? And on the left hand side of the plan state to the effect following; thus; "the part of Lot 33 subdivided by this plan may be described as " and on the other side of the plan, the right hand side, you could write similar words referring to the parts of Lot 34, subdivided giving metes and bounds. I should think you would be able to give such a description without much trouble. Probably with regard to Lot 34 there would have to be two descriptions as I suppose what consists of Lots A and B would have to be described separately.

I may mention to you that what specially called my attention to the expediency of having a description of that kind on the plan was in connection with questions which arose in another County. The Registrar as you know under an amendment to the former Registry Act (see subsection 16 of section 80 of the present Registry Act) cannot register a plan of subdivision of a Lot unless the person by whom or on whose behalf the same is tendered for registration, appears on the Registry Books to be the owner of the land, etc. Before the Registrar can perform his duty under this subsection he should have a description of the land proposed to be subdivided so as to satisfy himself that the person on whose behalf the plan is tendered, is apparently the owner of the land proposed to be subdivided, that is so far as the Registry books show.

There are, however, other sections of the Registry Act which appear to render it not merely expedient but necessary where only part of a lot is subdivided, that the portion of the Lot proposed to be subdivided by Plan should be definitely described.

As you are aware the Registry Act has been more than once amended of late years so as to require many more particulars on or in connection with these plans than was at one time required.

2. I do not think that there need be separate descriptions showing how much of certain Village Lots originally consisted of parts of Lot 33 and how much of parts of Lot 34. The line between 33 and 34 is shown on the plan passing through certain subdivisions Lots and that ought to suffice so far as this point is concerned.

CONVEYANCE OF PATENTED LAND AND OF UNPATENTED WATER LOT. DIRECTIONS.

To an Acting Registrar:

I have considered the matter submitted in your recent letter and I am of opinion as follows:—

1. As apparently no patent has issued for the Water Lot purported to be granted by the Conveyance R. to L., being a water lot apparently running 330 feet into a lake, I think you cannot under subsection 7 of section 4 of the Registry Act register the instrument in so far as it affects that unpatented Water Lot.

2. It follows that the Deed should be entered upon the other Lot described therein, that being patented land.

3. You may note in the Remarks Column of the Abstract Index, "Purports also to convey a Water Lot but such Water Lot does not appear to be patented," and in your Certificate of Registration you may and should limit it to the registration in so far as Lot No. 15, Plan 110 is concerned.

4. I recommend you before completing the matter as above to write to the Solicitors stating my opinion and asking whether there is a Patent in existence of which as yet you have no notice; then it may be that they will register the Patent, if there be one, or take other steps to have you lawfully notified of the issue of the Patent, if the Patent has in fact been issued.

5. Should there be a Patent you will, of course, have to open up a new folio for the Water Lot.

A DISCHARGE OF MORTGAGE UNDER SEAL CONTAINING ALL THE PARTICULARS REGARDING REGISTRATION OF MORTGAGE REQUIRED IN A STATUTORY CERTIFICATE OF DISCHARGE MAY BE REGISTERED, REGISTRATION TO BE FACILITATED.

To a Registrar :

I return copy Discharge of Mortgage, P. to B., being a Discharge under seal.

I think for the purposes of such a Discharge of Mortgage as this the reference to the Mortgage which is as complete as that contained in a Statutory Discharge enables you to obtain, by reference, a sufficient description of the lands for the purposes of recording this Discharge, just as it would do for the purpose of recording a Statutory Discharge. The latter is an exception to the rule established by sec. 34 of the Registry Act and this style of Discharge of Mortgage which is seldom used may be treated also as an exception.

It is well also to facilitate registration where there is no practical difficulty. There is none in cases like the present.

A MORTGAGE MADE IN 1884 MAY BE DISCHARGED BY THE ASSIGNEE OF THE SURVIVOR OF TWO MORTGAGEES WHERE THE ASSIGNMENT SHEWS THE MORTGAGE FORMED PART OF A TRUST ESTATE OF WHICH THE ASSIGNEE WAS A BENEFICIARY.

To a Registrar:

I have your letter of 28th Inst.

I understand there has been presented to you for registration a partial Discharge of Mortgage, and the Solicitor presenting the same has asked you to have a Declaration attached thereto, and the whole registered together. You state the circumstances to be as follows:—

“It appears that a Mortgage was made in 1884 to M. I., and J. I., in their individual capacity without anything to show that they were executors or trustees of any estate. M. I. died and J. I., as surviving executor and trustee of W. I., assigned said Mortgage to C. I., and the Said C. I., now seeks to discharge part of the lands included in the said Mortgage. A former partial Discharge was registered, I accepting the same upon a recital being put in the Discharge to the effect that the Mortgage was made to J. I., and M. I., as Executors of W. I., although it was not so expressed in the said Mortgage. The Solicitor presenting the present partial Discharge instead of doing that procured from J. I., a Declaration to the effect that the said Mortgage although it does not so state was taken and held by the said M. I. and J. I., as executors and trustees, etc.”

And upon writing to you for further information you state as follows:

“The Assignment of the Mortgage in question from J. I. as surviving executor and trustee of W. I., to C. I., does not contain any statement or recital that the Mortgage was made originally to J. I., and M. I., as executors, etc. The recital in the Assignment as to the making of the Mortgage is as follows: “Whereas by a Mortgage dated on the Twenty-third day of August, one thousand eight hundred and eighty-four, M. J., etc., did grant and mortgage the lands and premises therein described to J. I. and M. I., of etc., their heirs and assigns for securing the payment of \$2,300.00, etc.” and said assignment contains a further recital as follows: “And Whereas the said M. I. died on or about the eighteenth day of May in the year of our Lord, one thousand eight hundred and ninety-eight, leaving the party of the first part the sole surviving executor and trustee of the estate of the said W. I., deceased. And Whereas by the terms of the last Will and Testament of the late W. I., the time has come for distribution of the estate for which the Assignor is the surviving trustee as aforesaid, and it has been agreed that the said Mortgage which is held as an investment of part of the trust funds in question shall be assigned to the Assignee on account of her share of said estate and in execution of the trusts created by said Will.” There is no further recital in the Assignment which throws any light upon the matter.”

I am of opinion that it sufficiently appears from the registered Assignment of Mortgage by J. I. to C. I., that the Mortgage was held by the Mortgagees as an investment of part of the estate of the late W. I., and was assigned by the surviving Executor or Trustee to C. I., on account of her share in the estate, and the trusts created by the Will and I think, therefore, that the assignment by J. I., the surviving Trustee, apparently transferred a good title to the Mortgage and Mortgage money to C. I., and that a Certificate of Discharge executed by her, which sets forth her title under the Assignment, is sufficient for registration purposes.

I agree with you in thinking that the Statutory Declaration offered to you in this case cannot be registered for the purpose of supplying a deficiency, if there is any, in the Certificate of Discharge.

CONSTRUCTION OF SEC. 87, REG. ACT REGARDING PLAN OF TOWN. FEES. OBSERVATIONS AS TO SAME.

To a Registrar :

Re Plan of Town of N.

I return the letter of the Solicitors together with the letter of the Clerk of N., and the memorandum dated, T, 27th May, 1910.

I think the words in section 87 of The Registry Act may be read in this way ; "Where a City, Town or incorporated Village, or a Village or Territory, the inhabitants of which are not incorporated," etc. Therefore, so far as that point goes, I think N., is a Town within the meaning of section 87. Reg. Act.

As you say the Plan has been signed by the Mayor and Clerk, etc., and witnessed, etc., I think that you may register the Plan under section 87.

With regard to your fees I will follow my usual course by telling you to charge such fees as you consider are proper, and if your charge is disputed you can have the matter referred to me, when I shall decide it after I shall have heard from both sides ; but I may say that as at present advised, I doubt whether clause (h) of section 91 of The Registry Act, which is the subsection I suppose you mean to refer to, applies to such a plan at all. I think clause (h) applies to the plan of a new Survey subdividing part of a City, Town or Village into Lots. However, this is merely given as a prima facie opinion and will not be deemed to be binding on me, in case you or any other Registrar desires to have the point more fully considered after argument.

AFFIDAVIT OF EXECUTION DEFECTIVE. SUGGESTION. COPY POWER OF ATTORNEY
CERTIFIED BY LOCAL MASTER OF TITLES MAY BE REGISTERED.

To a Registrar :

I return the Deed received in yours of 12th Inst.

I am afraid that both under the former Act, section 40, and under the present Registry Act, section 35, the affidavit of execution is defective as it does not set forth the place of residence and in addition it should state the occupation or calling of the witness. The absence of a statement of the witness's place of residence may perhaps be deemed to be the more serious omission. See Schedule "G" to the former Act and form 5 to the present Act.

As the affidavit appears to have been made 20th April, 1897. it would be sufficient if it complied with the former Act.

I may suggest to the Solicitors as they cannot get a fresh affidavit, to try to obtain an Order of the County Judge under section 41 of the present Act.

It is clear that section 35 of the present Act requires that the place of residence of the witness be set out in the affidavit and also either the occupation or calling of the witness.

With regard to the other matter, namely; the registration of a certified copy of Power of Attorney; that I understand is certified by the Local Master of Titles at X. I, therefore, think the same may be treated as substantially complying with the requirements of subsection 3 of section 44 of the Registry Act. and that you may receive it for registry.

A CERTIFICATE OF DISCHARGE OF MORTGAGE, EXECUTED BY THE EXECUTORS OF THE WILL OF A DECEASED MORTGAGEE, MAY BE REGISTERED NOTWITHSTANDING THE FACT THAT IN THE MORTGAGE THE MORTGAGEE IS STATED TO BE TRUSTEE FOR ANOTHER PERSON.

To a Registrar :

Re B. and R.

I return this certificate of Discharge of Mortgage. It purports to be made by the executors of the Will of C. B. deceased Mortgagee. It makes no reference to any Trust. It shows the registration of the Probate of the Will of the deceased Mortgagee. On the face of this Discharge, therefore, there seems to be no objection to its registration.

You state to me, however, that on referring to the Mortgage you find the Mortgagee is described in it as follows: "And C. B. of the Township of N. in the County of X. Esquire, Trustee for B. N. R., hereinafter called the "Mortgagee" of the Second Part."

The question you ask is whether the executors of the mortgagee, who is thus described as Trustee, may properly execute the certificate of Discharge of this Mortgage. Assuming there is nothing to the contrary contained in the Mortgage itself, I am of opinion that they may do so, and that you should accept the Discharge as sufficient so far as you are concerned. I think this case is distinguishable from that to which you refer.

I think, however, you should, if you give any certificate showing that the Mortgage is discharged, take care to show by whom it purports to have been discharged and of course in giving abstracts you will show that the mortgagee is, in the Mortgage, described as Trustee.

FOR THE PURPOSE OF SIGNING A PLAN SUBDIVIDING LAND INTO LOTS—THE ADMINISTRATOR OF A DECEASED OWNER—MAY BE TREATED UNDER CERTAIN CIRCUMSTANCES AS OWNER OF THE LAND.

To a Deputy Registrar:

The matter stated by you for my opinion is this: A Plan subdividing lands is proposed to be registered. It is to be registered by the administrator of the person who appears on the Registry books to be the owner of the lands. The Letters of Administration have been registered. You say there are infants interested in the lands and you wish to know whether it is necessary that the consent of the Official Guardian should be given to the Plan. But is there anything on the Registry books, showing that infants are interested in the land? If not I am of opinion that for the purposes of sub-section 16 of section 80 of the Registry Act, you may treat the Administrator as the person who appears on the Registry Books to be the owner of the land. I assume that the Letters of Administration show that the intestate, that is the registered owner, has been dead for a period of less than three years.

PLAN SUBDIVIDING LANDS. ACCESS TO LOTS FRONTING A LAKE CALLED A "BLOCK"
AND SHOWING BOTH ENDS CLOSED—CONSENT OF COUNCIL NOT NECESSARY.

To a Deputy Registrar:

I return the duplicate Plan.

What the plan calls block Z is like a Street, road or lane, to give access to the properties subdivided not only from the East and West but to the lake. It also apparently affords the only road frontage to practically all the subdivision Lots, of which there appear to be 18.

By 8 Edward VII., chapter 33, section 27, now sub-section 18 of section 80 of the Registry Act it is enacted that the Registrar shall not receive or file any map or plan upon which any Street, road or lane is laid out, unless with the approval of the proper Municipal Council or the Order of the Judge of the County Court etc. On this plan the ends of this Z block are closed.

On the whole, although I am not free from doubt on the point I have concluded as the ends of block Z are closed, to advise you that I think you may treat the plan as one not requiring the assent of the Municipal Council. Block Z will be entered in your Abstract Index as a parcel or lot.

THE STATUTORY DECLARATION REQUIRED UNDER SECTION 34—TO FURNISH LOCAL DESCRIPTION OF LAND AFFECTED CANNOT BE MADE BY A PERSON WHO IS SOLICITOR FOR PARTY, UNLESS PARTY IS ABSENT FROM ONTARIO. QUERY MAY AN AFFIDAVIT BE MADE INSTEAD OF STATUTORY DECLARATION.

To a Registrar:

I have your letter of yesterday. I return the Probate and copy.

I think it clear that this Will cannot be entered in the separate register without a Statutory Declaration by one of the persons mentioned in section 34 Registry Act, and Mr. D. the Solicitor, does not appear to be one of these persons. As the widow is sole devisee and sole executrix she would appear to be the proper person to make the Statutory Declaration.

A nice question arises as to whether the Statute authorizes an affidavit as well as a Statutory Declaration, that is, authorizes an affidavit to be made in place of the Statutory Declaration or leaves it optional to provide either. In section 34 it is always spoken of as a Statutory Declaration, but form 15 gives a form of affidavit. I think it is better to follow the express words of section 34 and ask for a Statutory Declaration, although if parties insisted upon furnishing an affidavit instead of a Statutory Declaration I should require to consider the matter further before advising you to refuse registration on an affidavit. In this case, however, I do not see that the Solicitor had authority to make either a Statutory Declaration or an affidavit.

If so desired this Will may be first registered in the General Register under sub-section 6 of section 23 and then further registered in the Separate Register under a Statutory Declaration made under sub-section 3 of section 34.

COURSE TO BE PURSUED BY REGISTRAR IN PREPARING AN ABSTRACT FOR A PART OF A TOWNSHIP LOT ON WHICH THERE ARE NUMEROUS ENTRIES AFFECTING SMALL PARCELS—BUT NO PLAN.

To a Registrar :

I have your letter of 9th Inst. with enclosures. I return the Abstract.

I am of opinion as follows :

In the preparation of the Abstract of this property treating the part of the Lot for which an Abstract is required as being clearly described by metes and bounds, and as capable of being identified by means of a chain of title, (see section 19 Registry Act), you should enter in the Abstract instruments that affect the part referred to, or that possibly might affect it. Where it is clear, as here, that the property to be abstracted is on the North East angle of the Township Lot and being a parcel of between one and two acres, it would not be proper to put on the Abstract instruments that plainly cannot possibly affect that small part of the Township Lot. For instance, those instruments, which are numerous, that only affect the South East parts of the Lot, should not be entered on the Abstract of Title asked for.

In preparing the Abstract, however, you are entitled to make references to all instruments which may, from the Abstract Index apparently or possibly affect the part of the Lot in question, and you may charge for such references even where, on making the references you become satisfied yourself, that they do not, in fact, affect the part of the Lot to be abstracted. But such a reference does not mean a reference to the original instrument ; it means a reference to a copy of the instrument in the Register.

The fees for the necessary searches and references are governed by clause " C " of section 91 of the Registry Act. You will see that under that clause the charges for searches in connection with the Abstract are not to exceed the sum of \$3.00.

I recommend, therefore, that you make out a new Abstract in accordance with the foregoing opinion, and charge for the Abstract the proper fees including the fees for necessary searches and references.

ASSENT OF COUNCIL TO A NEW PLAN OF SUBDIVISION INTO LOTS NOT NECESSARY
WHERE STREETS ARE SHEWN ON PLAN PREVIOUSLY ASSENTED TO BY COUNCIL.

To a Registrar:

I have considered the question submitted to me in your letter of 2nd Inst. touching Plan subdividing part of the lands shown on plan 176 P.; that is subdividing some parcels not by that plan subdivided.

I am of opinion as follows:

I do not think the consent of the Village Council is necessary to the registration of this new plan because it does not lay out any new Streets. The Streets proposed to be shown on it are the same Streets as those to which the Village Council assented when they gave their assent to Plan 176. The only change is that the South part of the land shown on the Plan 176 as not subdivided into lots, but all shown to be fronting on the Streets then assented to, is now proposed to be subdivided into lots.

I think the view of the matter which you say is that of the owner who proposes to file the new plan is substantially correct, namely; that the Streets while shown on the new Plan are not part of that Plan and are not Streets laid out by that Plan, but are simply for information with reference to Plan 176, on which these Streets are laid out exactly as they are proposed to be shown on the new Plan, and all running south to the lake.

I, therefore, think that sub-sections 14 and 18 of section 80 Registry Act do not apply to the new Plan.

UNLESS THE WILL LIMITS THE ORDINARY POWERS OF EXECUTORS—ONE OF TWO EXECUTORS OF A DECEASED MORTGAGEE IS ENTITLED TO RECEIVE THE MORTGAGE MONEY AND DISCHARGE THE MORTGAGE BY STATUTORY DISCHARGE.

To a Registrar :

I have your letter of yesterday.

The case you state for my opinion is as follows :

“I desire to have your opinion as to whether I should accept for registration a Certificate of Discharge of Mortgage, executed by one of the Executors to an Estate. There are two Executors to the Estate, and I am informed by the Solicitor that the other Executor has refused to sign the Discharge.”

You cannot, of course, act upon verbal information as to the refusal of one Executor to sign, except that, if you know the ground of refusal it might lead you to take more pains than you might otherwise do to ascertain whether there is anything in the Mortgage or Will which expressly shows that one Executor shall not have the right to sign or the like.

In giving my opinion as hereunder stated, I shall take it for granted the Mortgage was made to a deceased Mortgagee, and was not made originally to Executors or Trustees of an Estate; that his Will has been registered with you, and that while it or the Probate shows that there are two Executors, the Will does not contain any special clause with regard to this Mortgage or any clause which limits the ordinary legal powers of Executors; that the Executors are simply Executors for the administration of his estate, which would, of course, include the collection of debts due to the deceased.

Assuming the above to be the facts of this case, then, I think, one Executor can collect the Mortgage debt, and such one Executor can discharge the Mortgage by Statutory Certificate of Discharge.

NOTARIAL COPY OF QUEBEC WILL.

A MORTGAGE MADE IN ONTARIO UPON LAND IN ONTARIO TO A MORTGAGEE DOMICILED IN QUEBEC, CANNOT BE DISCHARGED BY STATUTORY CERTIFICATE SIGNED BY THE WIDOW AND GENERAL RESIDUARY DEVISEE OF THE MORTGAGEE, UNLESS SHE HAS AN ASSIGNMENT FROM THE EXECUTOR OR SHE BECOMES LEGAL PERSONAL REPRESENTATIVE OF DECEASED, ACCORDING TO THE LAW OF ONTARIO.

To a Registrar:

I herewith return the Notarial copy of the Will of the late M. T. of Montreal and the letters of the Solicitors and other letters.

I am of opinion and observe as follows:

1. As this is a Notarial copy of an instrument executed in the Province of Quebec the original of which is filed in a Notarial Office according to the laws of that Province, and as it has the signature and seal of the Notary attached, then under section 45 of the Registry Act, without any further proof of the original execution of it, it may be registered by deposit of this Notarial copy.

2. I think, however, sub-section 4 of section 56 of the Registry Act applies, and that unless you have the consent in writing of the Treasurer of Ontario, this Will cannot be registered, unless accompanied by a Certificate of the Registrar of an Ontario Surrogate Court under this sub-section 4.

3. As I understand from the letters to you of the Solicitors of the Estate of M. T. they are desirous of having this Notarial copy of the Will registered for the purpose of discharging a Mortgage, and they propose procuring from Mrs. T., the widow of the Testator, as residuary devisee under this Will, a Statutory Discharge of the Mortgage in question to be signed by her as residuary devisee. The Executor of the Will was J. W. He was also the Mortgagee, but he is now dead, and Mrs. T. has not, I understand, become the legal personal representative of the estate of the Testator according to the laws of Ontario, neither does she appear to have had the Mortgage assigned to her by the Executor, Mr. W., when he was alive.

4. Under these circumstances, according to my view, of the law of Ontario, whatever may be the law of Quebec, this Mortgage cannot be validly discharged by Statutory Certificate signed by Mrs. T. simply as residuary devisee. The person to sign a valid Certificate of Discharge is the Mortgagee or the Executor, Administrator or Assignee of the Mortgagee. See section 31, sub-section 1, 1 George V, chapter 17. That was so also according to the former corresponding clauses of the Registry Act. Now Mrs. T. is neither the executor, Administrator, nor Assignee of the Mortgagee according to the law of Ontario. There are very large legacies given by the Will and it is only after these are paid and debts, if any, that the residuary devise becomes effective. She would require either herself to become the legal personal representative of the Testator or have the Mortgage assigned to her by such legal personal representative before she could give a valid Certificate of Discharge of this Mortgage under our Statute. While one would infer from the large legacies given in the Will that the Testator was a wealthy man and probably this Mortgage now forms part of his residuary estate, we have no proof that it does so form part of such residuary estate.

5. I have taken the trouble of looking again at my former rulings in other cases referred to in your letter, and they seem to me not to be inconsistent with the foregoing opinion. The facts are different. You have overlooked the distinction between the case of an Executor of a Will not admitted to Probate, and the case of a person who is not Executor, but claims the Mortgage because she is Residuary devisee. Here Mrs. T. is not Executrix; being Residuary devisee does not make her the legal personal representative of the deceased, and in my opinion does not entitle her to discharge this Mortgage by Statutory Certificate.

PLAN LAYING OUT AN UNINCORPORATED VILLAGE INTO LOTS. SUGGESTIONS AS TO PARCELS CONVEYED PRIOR TO PLAN AND MISDESCRIPTIONS TO BE CORRECTED ETC.

To a Registrar:

Re W. Plan.

I now answer the questions which you put to me in your two letters.

Under sub-section 18 of section 80 of the present Registry Act it is enacted that the Registrar shall not register any Plans upon which any street, road, or lane is laid out unless there is registered therewith the approval of the proper Municipal Council or the Order of the Judge etc. You should, of course, insist upon compliance with that clause. The approval of the Council to G. Street being 24 feet in width is scarcely sufficient. They should sanction the Plan if they think fit to do so.

As to lots 1 to 11 inclusive, these, I understand, were sold and conveyed prior to the subdivision of the Lots on the Plan. They were probably conveyed by metes and bounds. I notice that the names of the owners of these Lots as given in Mr. H's letter all appear on the Abstracts, but not, of course, for lands as described or proposed to be described according to this Plan. It is perfectly clear that a plan cannot be filed which purports to lay out into Lots the properties of these parties without their consent. They are the owners now of these properties, and not Mr. H. The fact that he was the original owner has nothing to do with the question in hand. See sub-section 16 of section 80.

In opening the Abstract Index for the Village of W. according to the Plan, I do not think you need notice the registrations affecting the Railway part as the Railway part is not affected by the Plan.

Do you think it is necessary and if so why, in entering this Plan, to do more than enter the Plan upon the General Abstracts of Title of the farm lot or lots, parts of which this Plan subdivides into Lots, and then open pages for each of the subdivision Lots so that when other instruments come in affecting any of these Lots you may enter them under the appropriate Lot headings?

I could, of course, under sub-section 3 of section 82 direct you to prepare an Abstract of all instruments affecting the parts subdivided etc. But before doing so I would like to know why you consider that would be necessary or expedient in this case.

I understand from you that Mr. H. informs you that although W. H. M. and J. C. and those claiming under them, appear by the Abstract to be the owners of parts of the land covered by the Plan, they are not in fact such owners because in the Deed from H. to M. and C. there was a misdescription of the lands intended to be conveyed.

While it is really not my duty to inform parties to instruments how to correct mistakes of that sort, I may suggest for the parties concerned to consider whether in their own interests it will not be better for M. and C. or those claiming under them, to give a Quit Claim Deed back to Mr. H. of all interest in the lands misdescribed, upon receiving from Mr. H. a Deed containing a proper description of the lands intended by all parties to be conveyed.

Then upon the registration of such instruments you would not require to have the consent of M. and C. or their Grantees or Mortgagees to the Plan. But as the matter now stands I do not see how you can avoid requiring their consent. You can only enquire in connection with the registration of this Plan who, by the Registry Books, appear to be the owners or Mortgagees of the lands proposed to be subdivided by the Plan and you cannot, of course, act on any letter or statement alleging a mistake in the description.

A RECEIPT FOR A CHEQUE "IN FULL PAYMENT OF A CERTAIN PARCEL OF LAND"
IS AN INSTRUMENT WHICH MAY BE REGISTERED.

To a Registrar:

Re R. & M.

I have your letter of the 21st Inst.

The instrument in respect of which you wish my opinion as to whether it is capable of registration, is a receipt by W. J. M., acknowledging the receipt from I. B. R., of her cheque for \$1800, in full payment of a certain parcel of land and premises situated, lying and being in the Town of D., in the County of X., and being composed of lot 4 on the north side of C. Street West, as described on a map or plan drawn by P. L. S. The document is dated. There is an attesting witness. It is apparently not under seal. The attesting witness in the affidavit of execution, however, stated that it was duly signed, sealed and executed by M., etc.

On the whole I think this instrument may be registered. I consider it comes within the last part of clause (d) of section 2, the interpretation section of the Registry Act, which provides for the registration of every other instrument, where-by land in Ontario may be affected in any wise. According to this instrument this land has apparently been fully paid for to Mr. M. by I. B. R. It appears to me that the receipt is or may be a valid contract for the sale of land by M. to R.; or it may be deemed to be a discharge of the land from the vendor's lien for purchase money, or a discharge of the land from a charge of \$1800.00 thereon. In whatever aspect the document may be viewed, it appears to me to affect the land and therefore may be registered.

A DISCHARGE OF MORTGAGE HELD BY AN UNINCORPORATED COMPANY IN ITS PARTNERSHIP NAME MAY BE SIGNED IN THAT NAME AND THE AFFIDAVIT OF EXECUTION IS SUFFICIENT IF IT SHELWS THAT THE DISCHARGE WAS DULY EXECUTED BY THE COMPANY, ONE OF THE PARTIES THERETO.

To a Registrar :

I return the Discharge of Mortgage executed by the T. P. Company, to H. P. W.

Although the Mortgage appears originally to have been made to the T. P. Company, *Limited*, yet the Discharge recites assignments of the Mortgage, apparently duly registered, one from that Company in Liquidation to a Bank, and another and later one by that Bank, "to us the said T. P. Company." The word "Limited" not being added in the second Assignment.

As this last Assignment to the T. P. Company has been duly registered, I think that the Discharge may be accepted, it having been proved to have been executed by that Company. It would have been better, certainly, had the affidavit shown that it was signed by Mr. L., as a member of that Company; still, I think, you may accept it for registration as it is. The Affidavit positively states that it was executed by the T. P. Company, one of the parties thereto, etc.

A DISCHARGE OF MORTGAGE DEFECTIVE AS A STATUTORY CERTIFICATE OF DISCHARGE MAY, IF, UNDER SEAL, BE REGISTERED AS AN INSTRUMENT UNDER SEAL. DIRECTIONS AS TO GIVING CERTIFICATE THEREOF.

To a Registrar:

I have your letter of this date. I think the Discharge is defective as a Statutory Discharge for the reasons you mention, namely; it is not addressed to the Registrar of the Registry Division; it does not state that the Mortgage has not been assigned; nor does it state that the person signing it is the person entitled by law to receive the money.

If, however, the instrument is under seal you may register it as an instrument under seal provided, that there is a proper affidavit of execution. I understand from you there is such an affidavit.

I do not think you should give a Certificate on the Mortgage to the effect that a Statutory Discharge of that Mortgage has been registered. You may give a Certificate, however, stating the actual facts that an instrument purporting to be an instrument under seal has been registered and giving particulars of it as you would in an Abstract of Title or you may give a certified copy of the instrument. It will be for persons investigating the title to satisfy themselves as to the sufficiency of it as a non-statutory Release of Mortgage.



APPENDIX

FEES AND EMOLUMENTS received by the Registrars of Deeds for the Province of Ontario for which are contrasted the amount of Fees, Surplus to Municipalities

SCHEDULE A.

No. of Registration Division.	Name of Registration Division.	Name of Registrar.	No. of Municipalities.	Total No. of instruments registered in 1900.	Instruments registered in 1910.				
					Total number.	Fees therefor.	Uncopied.	Copied but uncom- pared.	
			1	1a	2	3	4	5	
1	Algoma	C. F. Farewell.				\$	c.		
2	Brant	A. Graham	19	2,931	3,195	4,174 13	77		
3	Bruce	Walter M. Dack	7	3,092	3,343	3,732 79	6		
4	Carleton	P. J. Coffey	28	3,593	3,334	3,825 25			
5	Dufferin	D. J. Hunter	11	2,938	3,100	4,290 83	130		
6	Dundas	R. Johnston Dillon	9	1,318	1,428	1,626 34	14	104	
7	Durham, East	Henry Elliott	8	1,101	993	1,331 65	5		
8	Durham, West	S. Pollard	5	876	851	1,132 93	12		
9	Elgin	James H. Coyne	5	878	869	1,143 63	12		
10	Essex	J. Wallace Askin	15	3,959	4,122	4,925 32			
11	Frontenac	John Gibson	23	5,126	6,374	7,501 60	36		
12	Glengarry	John Simpson	18	1,265	1,160	1,323 70			
13	Grenville	John Hollingsworth	9	1,119	940	1,066 35			
14	Grey, North R.	R. McKnight	9	962	869	1,037 95			
15	Grey, South R.	Thos. Lauder	14	2,844	3,164	3,691 35			
16	Haldimand	J. Baxter	11	1,819	1,889	2,135 60			
17	Haliburton	E. C. Young	14	1,556	1,625	1,785 80	77		
18	Halton	D. Robertson	10	331	286	389 35	4		
19	Hastings	S. Russell	9	1,746	1,906	2,527 50			
20	Huron	William Coats	32	3,221	3,491	4,171 85	25		
21	Kingston, City	J. P. Gildersleeve	25	3,672	3,659	4,034 35	61	62	
22	Kent	P. D. McKellar		943	1,069	1,284 45			
23	Kenora	R. E. Preston	20	4,912	5,361	6,196 60	70	1	
24	Lambton	A. McLean		279	221	236 35			
25	Lanark, North	P. C. McGregor	21	3,620	3,783	4,159 75			
26	Lanark, South	James Armour	10	704	637	765 70			
27	Leeds	Wilmot H. Cole	9	1,914	2,042	1,836 50			
28	Lennox and Addington	James Reid	15	1,993	1,987	2,292 30			
29	Lincoln	Carl E. Fisher	17	1,325	1,231	1,492 30	30	100	
30	London, City	R. H. Dignan	14	2,979	3,439	4,129 25	241		
31	Manitoulin	W. R. Abrey		2,678	2,705	2,905 93			
32	Middlesex, North and East	L. A. Baynes (Deputy Reg.)	22	499	544	697 21	8		
33	Middlesex, West	J. H. Marshall	13	2,618	915	1,078 40			
34	Muskoka	Stephen Blackburn		333	1,548	1,798 20	60		
35	Norfolk	John E. Lount	9	1,159	1,078	1,217 45			
36	Northumberland, East	William E. Tisdale	27	1,099	1,245	1,702 45	69		
37	Northumberland, West	Arthur G. Willoughby	13	2,481	3,292	4,304 55			
38	Nipissing	F. W. Field	9	1,951	1,645	1,915 20			
39	Ontario	J. M. Deacon	5	873	745	983 55	19		
40	Ottawa	J. M. Deacon	15	1,395	1,126	1,398 70	71	20	
41	Oxford	Geo. W. Dryden	17	2,681	2,557	3,069 80		94	
42	Parry Sound	Joseph G. Fisher		7,335	7,785	9,318 84	979		
43	Peel	George R. Pattullo	17	3,298	3,363	3,836 30	467		
44	Perth, North	Thos. Kennedy	54	981	842	1,066 30			
45	Perth, South	Robert Johnston	8	2,035	1,629	1,791 85	25		
46	Peterborough	James Steele	9	2,356	2,304	2,535 45	18	26	
47	Prescott	Henry F. Sharp	7	983	983	1,078 10	37	12	
48	Prince Edward	Bernard Morrow	19	2,822	2,494	3,312 18	46		
49	Rainy River	Fred. W. Thislethwaite	10	1,691	1,390	1,745 60	150		
50	Renfrew	Walter Mackenzie	10	1,010	1,128	1,330 00	117		
51	Russell	Walter John Keating	11	27	30	36 10	23		
52	Simcoe	Robert A. Campbell	43	2,136	2,082	2,423 50			
53	Stormont	W. H. Lowrie	6	1,531	1,577	2,711 35	133		
54	Sudbury	Samuel Lount	28	5,612	6,050	7,047 50	115		
55	Thunder Bay	John C. Alquire	6	1,323	1,250	1,445 90			
56	Toronto, East	Stephen Fournier	23	527	826	790 40	53		
57	Toronto, West	John Malcolm Munroe	33	6,112	4,917	6,124 02			
58	Victoria	Peter Ryan	17,136	18,641	21,671 35	388	45		
59	Waterloo	Robert H. Bowes	21,494	23,899	27,429 50	397			
60	Welland	Charles D. Barr	19	1,564	1,741	2,268 60			
61	Wellington, North	John D. Moore	13	4,243	4,867	5,765 70	140		
62	Wellington, South and Centre	Judson C. Crow	15	4,113	4,687	5,817 22	2,366		
63	Wentworth	Florence G. Anderson, Dep. Reg.	11	1,350	1,375	1,573 15	31	20	
64	York, East and West	Margaret A. Higinbotham	11		248	304 35			
65	York, North	Henry Horlop		2,310	2,288	2,700 00			
		Robert Knight Hope	11	10,037	13,160	15,879 18			
		William J. Hill	14	6,852	10,538	13,466 47	694		
		David Lloyd per Mary Lloyd, } F. W. Hiscock, Acting Reg. }	10	1,699	438	522 95			
					1,692	1,965 92			
	Totals		897	192,537	205,885	245,731 50	7,191	493	

the year 1911, made in accordance with the provisions of R.S.O., 1897, cap. 136, sec. 124, with and Registrar's incomes for the years 1911 and 1909.

SCHEDULE A.

Patents.		Deeds.		Mortgages.		Dis. of Mortgages.		Wills.		Leases.		No. of Registration Division.
No. registered.	Fees for same.	No. registered.	Fees for same.	No registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	
6	7	8	9	10	11	12	13	14	15	16	17	
3	% 4 35	1,443	\$ 2,181 25	683	\$ 812 85	511	\$ 312 80	42	\$ 103 30	17	\$ 38 40	1
1		1,177	1,790 50	929	948 30	504	389 15	103	196 19	19	33 40	2
4	1 40	1,189	1,809 15	765	805 70	898	538 35	146	273 70	8	15 10	3
3	6 80	1,319	2,154 76	709	747 60	614	484 80	95	203 00	3	8 50	4
4	4 20	493	764 95	383	360 65	390	229 35	56	106 30	1	1 85	5
		403	687 35	254	261 35	272	147 05	57	104 40	5	7 90	6
		325	537 80	140	143 10	151	106 25	49	74 45	5	11 50	7
		399	629 50	141	146 05	161	110 50	48	83 35	2	4 80	8
		1,974	2,120 67	935	962 95	993	537 35	113	228 00	267	568 80	9
		2,603	3,840 80	1,565	1,637 80	1,484	828 75	112	213 00	38	67 70	10
6	10 05	442	618 00	243	249 70	267	189 90	46	73 50	39	56 54	11
		269	404 85	251	259 10	238	129 55	57	102 50	10	17 25	12
2	5 90	305	498 10	190	199 90	220	130 00	48	90 20	4	9 35	13
1	1 70	1,130	1,791 19	731	745 00	490	321 10	81	178 45	8	16 05	14
2	2 95	682	1,031 10	430	460 40	521	294 95	66	124 65	7	12 45	15
		562	744 85	358	388 15	364	214 36	47	81 60	53	145 05	16
3	4 95	163	237 10	49	62 45	32	17 10	7	21 50			17
1	1 70	637	1,327 85	592	599 48	452	281 15	72	128 85	3	5 85	18
7	9 80	1,556	2,293 15	607	647 45	730	402 28	135	239 95	8	22 60	19
		1,164	1,739 65	836	855 90	1,001	553 30	270	440 95	3	1 95	20
2	3 55	375	588 25	270	272 65	246	193 20	47	82 95	2	4 60	21
3	4 20	1,769	2,657 55	1,124	1,129 05	1,396	739 90	131	226 15	241	360 80	22
		103	144 20	29	30 20	44	22 00					23
1	1 70	1,487	2,176 45	862	879 55	1,006	520 20	101	178 40	11	19 90	24
4	5 75	242	365 55	134	142 55	132	77 25	52	89 70	1	2 00	25
2	2 80	432	669 70	314	342 40	274	167 90	65	155 10	4	6 55	26
20	30 25	750	1,148 00	422	429 80	488	271 55	107	180 15	15	26 10	27
2	2 80	478	755 25	238	258 10	303	187 50	67	124 30	4	7 10	28
1	1 70	1,349	2,098 50	860	892 70	768	521 80	81	161 20	28	51 15	29
		901	1,352 85	713	718 10	716	381 10	86	155 50	4	7 75	30
		262	398 15	116	129 60	98	56 85	15	21 90	1	1 40	31
1	1 55	328	492 40	199	207 15	260	149 80	48	94 75	5	7 90	32
		571	851 00	358	360 30	370	202 75	83	146 35	5	10 55	33
		391	592 30	261	273 35	279	153 75	51	88 70	10	15 40	32
9	12 90	661	997 30	190	201 80	213	116 85	33	70 50	3	7 70	34
1	1 40	959	1,463 10	556	571 50	647	362 90	66	132 30	745	1,336 20	35
1		584	904 85	330	345 70	378	213 75	46	84 15	11	19 60	36
2	3 10	269	470 85	135	139 60	168	106 15	48	106 15	4	7 85	37
1	1 40	516	761 85	249	260 65	197	104 50	13	19 60	1	1 60	38
		1,056	1,628 90	583	601 30	551	325 50	84	161 75	6	13 10	39
13	15 05	3,019	5,037 23	2,226	2,236 60	1,687	921 45	118	193 70	6	12 15	40
		1,125	1,748 95	808	834 95	802	495 00	127	254 60	8	15 70	41
11	16 00	386	589 65	157	179 70	145	73 05	14	23 70			42
2	2 80	534	818 00	379	384 00	328	184 45	85	186 70	2	3 15	43
		763	1,165 40	585	616 35	658	371 70	97	170 35	3	5 70	44
		303	479 60	197	207 30	315	124 45	75	147 80			45
2	2 80	1,033	1,582 70	577	607 10	572	356 50	68	151 05	9	20 15	46
		461	772 35	351	385 10	346	184 30	53	128 85	10	15 05	47
1	1 40	431	673 40	255	266 05	288	162 20	66	130 60	6	11 10	48
		1	1 40									49
5	7 00	816	1,250 10	435	447 35	530	293 25	81	153 55	6	9 60	50
		552	824 15	527	604 75	434	236 90	38	85 00	3	9 35	51
7	10 20	2,488	2,775 20	1,442	1,535 10	1,344	887 20	169	314 70	20	42 45	52
1	1 40	424	631 50	309	343 70	323	170 55	50	115 50	6	11 65	53
		203	309 36	95	100 36	78	53 40	1	1 40	1	2 80	54
		2,229	3,392 97	937	960 87	593	326 90	22	41 75	6	113 40	55
		5,906	10,106 20	5,771	5,812 80	3,793	2,127 00	11	3 45	206	625 00	56
		7,747	12,545 68	7,496	7,516 40	4,559	2,524 70	404	720 90	12	32 45	57
		683	1,160 15	348	370 20	442	279 90	74	178 15	8	16 15	58
		1,926	3,114 85	1,256	1,258 90	1,122	633 45	144	270 60	6	11 55	59
1	1 40	2,036	3,026 03	1,082	1,118 75	875	511 45	109	189 70	73	27 20	60
		479	732 55	326	335 45	369	222 65	82	142 00	3	6 00	61
		80	132 50	55	55 95	47	30 50	19	31 10			62
		823	1,288 20	580	578 55	533	388 50	88	142 00	1	1 40	63
		4,885	7,940 05	3,838	3,905 28	2,793	1,678 70	235	394 95	21	44 60	64
		4,245	6,916 27	2,777	2,847 71	1,686	1,002 32	192	325 75	2	5 50	64
		156	239 45	105	107 15	97	57 60	11	23 40			65
3	4 20	650	934 82	414	422 15	363	214 60	58	118 05			
134	196 90	75,512	118,877 60	52,062	53,517 82	44,149	25,638 08	5,347	9,968 95	2,069	4,076 80	

Fees and Emoluments received by the Registrars

Schedule A.—Continued.

No. of Registration Division.	Name of Registrar.	Abstracts.		Searches.		Mechanic's Liens.		All other instruments.	
		Number.	Fees for same.	Number.	Fees for same.	Number.	Fees for same.	Number.	Fees for same.
1	C. F. Farewell.....	316	\$ 374 05	1,558	\$ 734 82	73	\$ 28 00	423	\$ 693 18
2	Alex. Graham.....	112	102 30	1,349	474 15	8	3 00	363	402 95
3	Walter M. Dack.....	816	674 95	1,026	256 20	7	1 75	320	380 10
4	P. J. Coffey.....	425	808 05	1,632	842 40	5	2 00	353	682 37
5	D. J. Hunter.....	157	253 55	349	152 15	3	75	98	170 35
6	R. Johnston Dillon.....	30	46 50	236	86 90	.....	.....	102	123 60
7	Henry Elliott.....	137	190 55	332	256 00	2	1 05	178	258 80
8	S. Pollard.....	114	138 37	329	175 25	.....	.....	118	169 45
9	James H. Coyne.....	227	276 90	2,269	636 20	26	8 80	394	488 75
10	J. Wallace Askin.....	90	123 20	3,180	1,519 75	61	22 15	507	885 15
11	J. Gibson.....	118	232 75	1,256	350 60	1	25	116	135 80
12	John Simpson.....	77	140 10	431	110 40	2	50	113	152 60
13	John Hollingsworth.....	38	56 10	297	93 20	3	75	97	103 75
14	R. McKnight.....	509	477 75	1,506	445 55	1	25	722	1,297 85
15	Thos. Lander.....	479	381 95	534	133 50	5	1 25	176	207 85
16	J. Baxter.....	239	269 05	294	229 81	3	75	183	210 50
17	E. C. Young.....	61	77 85	175	44 15	.....	.....	32	46 25
18	D. Robertson.....	490	257 75	1,020	703 20	6	1 50	133	181 20
19	S. Russell.....	664	1,361 20	2,088	615 00	9	2 25	439	554 45
20	William Coats.....	819	678 30	1,067	290 10	7	1 75	378	437 85
21	J. P. Gildersleeve.....	30	45 00	698	354 33	6	1 50	121	137 75
22	P. D. McKellar.....	292	388 62	1,546	663 15	11	2 75	686	1,076 20
23	R. E. Preston.....	15	30 00	61	32 40	6	1 50	39	39 45
24	A. McLean.....	196	111 20	2,391	730 70	5	1 25	310	382 30
25	P. C. McGregor.....	97	74 45	269	76 50	.....	.....	72	82 90
26	James Armour.....	107	156 45	600	213 45	2	50	122	121 85
27	Wilmot H. Cole.....	117	165 55	1,525	404 30	6	1 50	179	206 95
28	James Reid.....	107	351 90	912	264 25	1	25	177	00
29	Carl E. Fisher.....	993	1,421 80	1,243	630 00	6	2 00	346	491 20
30	R. H. Dignan.....	47	100 05	1,089	400 40	12	3 00	273	287 70
31	W. R. Abrey.....	42	38 10	342	90 55	.....	.....	51	84 76
32	L. A. Baynes, (Deputy Registrar)	95	156 50	274	149 05	.....	.....	75	126 40
33	J. H. Marshall.....	93	122 15	648	266 45	3	75	158	196 50
34	H. S. Blackburn, (Deputy Registrar)	176	196 65	317	124 20	.....	.....	86	93 95
35	John C. Lount.....	134	143 40	1,105	323 90	5	3 40	131	202 00
36	William E. Fisdale.....	129	169 15	1,893	519 05	1	25	317	436 90
37	Arthur G. Willoughby.....	436	510 90	221	75 30	9	2 50	286	344 65
38	F. W. Field.....	210	407 05	339	77 10	1	25	118	147 35
39	John M. Deacon.....	124	135 05	1,645	278 65	20	8 50	129	240 60
40	Geo. W. Dryden.....	320	525 95	1,093	365 10	10	2 50	267	336 75
41	Joseph G. Fisher.....	1,141	1,109 15	5,922	1,483 00	86	22 55	630	880 21
42	George R. Pattullo.....	416	527 90	1,512	425 70	1	1 40	392	485 70
43	William E. Foot.....	139	159 10	731	205 40	.....	.....	129	184 20
44	Robert Johnston.....	147	158 00	216	163 80	6	1 75	183	211 00
45	James Steele.....	300	323 65	932	260 25	8	2 00	190	203 95
46	Henry F. Sharp.....	161	142 25	469	117 25	1	75	201	168 55
47	Bernard Morrow.....	240	412 55	575	571 20	2	50	231	591 38
48	Fred. Thistlethwaite.....	151	183 70	394	143 35	3	75	166	259 20
49	Walter MacKenzie.....	35	46 50	360	122 15	.....	.....	81	85 25
50	Walter J. Keating.....	3	1 50	.....	.....	.....	.....	29	34 70
51	Robert A. Campbell.....	69	48 35	286	74 60	6	3 00	212	266 65
52	W. H. Lowrie.....	232	558 65	358	140 50	1	25	22	33 95
53	Samuel Lount.....	637	763 65	2,864	919 10	13	4 45	570	850 72
54	John C. Alquire.....	79	114 00	691	218 30	1	25	137	171 60
55	Stephen Fournier.....	104	76 28	219	111 95	5	1 25	120	133 60
56	John Malcolm Munro.....	705	950 75	3,675	1,922 40	165	54 80	965	1,333 33
57	Peter Ryan.....	667	1,874 70	12,671	4,629 75	285	74 25	2,679	2,922 65
58	Robert H. Bowes.....	519	1,095 85	19,963	7,373 05	221	58 65	3,460	4,030 85
59	Charles D. Barr.....	121	308 00	1,489	524 70	2	50	183	262 15
60	John Douglas Moore.....	162	163 80	732	342 75	15	3 85	398	472 50
61	Judson C. Crow.....	808	1,323 64	1,887	547 85	69	27 05	442	815 64
62	Florence G. Anderson, (Deputy Reg.)	303	370 20	264	201 40	2	60	114	123 90
63	Margaret A. Higginbotham, (Dep. Reg.)	13	21 05	147	40 45	.....	.....	39	55 30
64	Henry Horton.....	73	100 45	1,718	491 95	10	3 50	154	348 35
65	Robert K. Hope.....	2,630	4,949 45	6,646	2,673 10	124	76 50	1,264	1,839 10
66	William J. Hill.....	296	784 95	8,423	3,789 10	118	34 05	1,518	2,334 87
67	David Lloyd per Mary Lloyd.....	28	39 41	117	53 40	.....	.....	69	118 75
68	F. W. Heacock, (Acting Registrar)	83	123 18	469	216 60	10	2 50	194	269 60
Totals.....		19,760	28,921 80	112,890	41,941 21	1,480	483 30	23,921	32,389 61

of Deeds for the Province of Ontario, etc.—Continued.

Schedule A.—Continued.

Received for work done for municipalities.	From other sources not enumerated.	Fees earned and not received.	Gross amount of fees earned for the year 1911.	Gross amount for 1910.	Gross amount for 1909.	Amount paid Deputy Registrars for services.	Other charges in connection with office.	No. of Registration Division.
26	27	28	29	30	30a	31	31a	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
	461 37		5,744 37	4,764 55	3,789 27	610 00	537 76	1
		500 00	4,309 15	4,217 05	4,230 15		1,650 00	2
	119 40	1,348 01	4,875 80	5,332 40	5,911 65	1,000 00	637 85	3
1,461 80	128 60		5,136 22	5,136 22	4,450 75	1,420 00	706 25	4
	42 60		2,086 70	2,008 30	2,095 85	800 00	191 68	5
	18 15		1,483 20	1,424 15	1,556 05	400 00		6
150 00	25 95	200 00	1,607 65	1,613 35	1,330 15	803 82	65 00	7
		337 65	1,483 22	1,711 39	1,064 82	420 00	105 70	8
	89 67	3 85	5,922 97	5,730 15	5,403 80	1,063 50	1,126 59	9
1,324 99	127 05		9,271 60	7,309 95	6,696 55	1,395 50	1,327 24	10
			1,908 60	1,978 95	3,074 90		328 00	11
	30 62	193 00	1,347 47	1,628 35	1,576 42		12 00	12
	7 50	21 00	1,194 75	1,376 75	1,393 20	700 00	123 50	13
			4,694 40	4,108 45	4,816 70	600 00	625 30	14
		979 84	2,717 40	2,682 90	2,876 45	900 00	554 66	15
		418 46	2,317 82	2,462 15	2,167 32	900 00	422 00	16
2 00	33 10	175 00	534 50	614 50	552 63	20 00		17
	33 15		3,530 50	3,037 32	2,594 75	462 50	225 00	18
	44 75		6,266 60	5,634 95	5,164 90	1,350 00	946 51	19
	118 55	596 75	5,002 75	5,084 00	5,245 85	800 00	987 55	20
		1,207 00	1,683 78	1,433 25	1,694 50		285 80	21
			7,363 47	6,322 48	6,878 42	14 00	1,369 58	22
66 15		390 42	289 75	332 10	290 40		11 00	23
			5,022 00	4,779 30	4,950 25	925 00	1,115 42	24
	20 35	193 30	938 35	1,066 85	1,002 15	100 25		25
	21 70		1,836 50	1,671 95	1,529 60	400 00		26
			2,967 25	2,911 00	3,012 12	874 00	279 00	27
	105 12		2,373 95	1,781 88	1,739 70	700 00	418 00	28
475 00	365 30	129 30	6,414 37	5,905 97	5,313 50	754 00	683 10	29
13 50	143 32	585 25	3,509 15	3,402 20	3,660 65	520 00	53 00	30
46 95	55 80	100 00	838 26	789 04	681 75	300 00	20 50	31
	12 50		1,411 20		4,206 60	250 00	81 00	32
	27 25		2,163 40	3,990 41		613 60	154 00	33
	6 60		1,559 15	1,848 45	1,722 50	350 00	35 00	34
	20 85	143 00	2,273 40	1,835 60	2,035 00	600 00	110 00	35
	103 65		5,024 25	3,669 85	3,505 05	750 50	669 50	36
	31 50	9 80	2,673 85	3,188 65	2,899 30	639 00	148 72	37
	172 45	176 18	1,488 45	1,953 10	1,835 15	480 00	151 00	38
	30 75	248 55	1,862 55	1,964 02	1,630 95	775 00		39
	50 15		4,187 80	4,340 85	3,466 90	907 00	552 64	40
	168 20		13,416 29	12,404 45	10,085 65	3,498 93	1,113 70	41
	150 95	68 65	4,884 35	5,193 50	4,711 37	900 00	713 94	42
	74 45		1,474 10	1,857 60	1,746 00	468 00	262 00	43
	43 30	25 50	2,136 20	2,246 85	2,150 65	750 00	200 00	44
	22 55	6 38	3,177 15	3,344 90	3,386 75	450 00	518 30	45
	57 80	177 35	1,387 95	1,469 55	1,536 25	520 00		46
		105 00	4,348 23	5,520 65	5,380 50	1,400 00	320 00	47
		50 00	2,177 35	2,685 30	2,403 75	600 00	105 75	48
	104 70	75 00	1,516 50	1,439 20	1,445 21	600 00	100 00	49
	17 85	55 00	43 85	22 55				50
	6 25		2,567 45	2,637 85	2,921 55	705 00	121 48	51
	14 00	132 65	2,711 35	2,635 70	2,823 60	600 00	417 63	52
	217 85	32 40	9,202 77	8,761 03	9,003 19	1,100 00	2,312 91	53
	100 00	1,700 00	1,832 75	1,942 30	2,269 55	400 00	73 30	54
	54 30	94 95	814 71	843 71	374 00	430 00		55
	24 31	7 80	9,262 22	11,382 32	9,002 21	900 00	4,180 17	56
	265 05		28,175 80	26,338 40	19,120 45	3,102 00	8,710 00	57
			35,898 40	32,365 60	25,906 55	3,923 95	10,580 20	58
		9 89	3,217 00	2,606 15	3,004 25	600 00	751 20	59
	115 70		6,295 00	5,574 90	5,776 20	1,500 00	1,137 25	60
	22 75	1,431 57	7,836 16	7,100 07	6,697 65	1,000 00	1,665 78	61
	137 45	1,375 52	2,192 10	2,078 95	1,977 90	800 00	165 00	62
	47 35	200 00	374 90	3,512 90	3,203 00	53 33	149 24	63
	9 05		3,349 45			465 00	654 90	64
	56 55		23,501 73	17,336 13	13,954 39	2,788 00	4,804 59	65
	24 00	1,975 20	18,206 08	12,502 02	12,630 42	1,605 00	5,623 25	66
3,482 02	165 56		615 76	2,412 70	2,343 65	145 00	75 00	67
		45 79	2,305 70			145 00	265 84	68
		51 09						69
7,173 36	5,676 12	15,933 45	321,200 61	299,009 64	271,678 54	53,531 39	61,771 69	19,760

Fees and Emoluments received by the Registrars

Schedule A.—Continued.

No. of Registration Division.	Name of Registrar.	Surplus of gross income to municipality under sec. 126, cap. 136, R.S.O., 1897.				Surplus of net income to municipality under ss. 126 and 127, cap. 136, R.S.O., 1897.			
		Amount for 1911.	When paid and to whom paid.	Amount for 1910.	Amount for 1909.	Amount for 1911.	When paid and to whom paid.	Amount for 1910.	Amount for 1909.
		32	32a	33	33a	34	35	36	36a
		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1	C. F. Farewell		City Treas. ¹²			City Treas. ¹²			
2	Alexander Graham	392 70	County, Jan. 9	365 00	369 00	103 20	County, Jan. 9	139 40	201 30
3	Walter M. Dack	600 32	Jan. 5, 1912	778 97	1,205 82	191 29	Treasurer, Jan. 5, 1912	274 27	299 10
4	Patrick J. Coffey	1,077 50	Jan. 12, 1912	700 48	435 22	259 53	Jan. 12, 1912	245 82	227 70
5	David J. Hunter								
6	R. Johnston Dillen								
7	Henry Elliott	10 76	County, Jan. 6th, 1912	11 30					
8	Samuel Pollard		Prov. Treas.,			P. Treas.,	Prov. Treas.		
9	James H. Coyne	1,019 70	Jan., 1912	940 14	808 82	261 14	Jan., 1912	404 87	372 12
10	J. Wallace Askin	2,358 64	Jan. 15, 1912	1,573 98	1,548 27	895 11	Jan. 15, 1912	509 44	295 68
11	W. J. Gibson					10 40	Jan. 13, 1912	2 19	
12	John Simpson						11		
13	John Hollingsworth								
14	Robert McKnight	597 20	Jan. 15, 1912	343 38	367 36	183 59	Jan. 15, 1912	137 42	141 61
15	Thomas Lander	21 74	Jan. 11, 1912	18 29	37 65				
16	Jacob Baxter								
17	Ephraim Young								
18	D. Robertson	150 00	Jan. 15, 1912	21 55	8 40	198 60	Jan. 15, 1912	69 20	28 00
19	Samuel Russell	1,156 64	Jan. 13, 1912	903 98	715 96	244 04	Jan. 13, 1912	191 72	129 36
20	William Coates	631 10	Jan. 9, 1912	683 60	872 93	169 23	Jan. 9, 1912	184 38	173 30
21	James P. Gildersleeve								
22	Peter D. McKellar	1,595 38		1,178 99	1,401 36	293 55	Jan. 17, 1912	81 39	125 73
23	Robert E. Preston								
24	A. McLean	658 80	Jan. 8, 1912	561 72	630 10	114 56	Jan. 8, 1912	42 98	37 60
25	Peter C. McGregor								
26	James Armour								
27	Wilmot H. Cole	46 70	Jan. 10, 1912	41 10	52 42	26 15	Jan. 10, 1912	8 19	17 65
28	James Reid								
29	Carl E. Fisher	1,265 75	Jan. 30, 1912	1,082 39	906 75	655 76	Jan. 30, 1912	538 51	398 17
30	Ralph H. Dignan	142 44	Jan. 13, 1912	121 49	182 94	224 02	Jan. 13, 1912	192 68	272 66
31	Warren R. Abrey								
32	L. A. Baynes, Dep. Reg.			34 85	214 25				
32	Jos. H. Marshall	8 26	Jan. 11, 1912						
33	H. S. Blackburn D. R.								
34	John E. Lount								
35	Wm. E. Tisdale	659 70	Jan. 15, 1912	200 95	178 51	283 36	Jan. 15, 1912	67 58	68 41
36	A. G. Willoughby					20 99	Jan. 11, 1912	47 88	536 79
37	F. W. Field								
38	J. M. Deacon								
39	George W. Dryden	356 34	Jan. 13, 1912	402 25	143 38	89 36	Jan. 13, 1912	76 72	33 54
40	Joseph P. Fisher	4,098 52	Jan. 13, 1912	3,553 76	2,640 88	1,209 57	Jan. 13, 1912	1,165 45	678 82
41	George R. Patullo	603 74	Jan. 11, 1912	727 40	605 68	143 33	Jan. 11, 1912	225 82	152 02
42	W. E. Foot, Dep. Reg.	17,401 93		14,225 57	13,325 70	5,570 38		4,610 92	3,685 05
43	Robert Johnston								
44	James Steele	85 43	Jan. 15, 1912	118 98	127 35	74 68	Jan. 15, 1912	119 49	124 94
45	Henry F. Sharp								
46	Bernard Morrow	439 29		858 26	940 25	87 78		275 82	204 37
47	F. W. Thistlethwaite			18 53				58 86	17 67
48	Walter Mackenzie								
49	W. J. Keating								
50	R. A. Campbell	6 75		13 78	32 45	33 32		23 84	45 84
51	W. H. Lowe	21 12		13 57	32 00	19 37		11 73	31 60
52	Samuel Lonn	2,331 10	Jan. 13, 1912	2,154 41	2,257 27	529 38	Jan. 13, 1912	549 70	625 07
53	John C. Alguire							8 66	31 18
54	Stephen Fournier								
55	John Malcolm Munroe								
56	Peter Ryan					11,127 45		11,928 95	7,199 70
57	Robert H. Bowes				3,145 80	15,654 85	Jan. 15, 1912	14,054 05	4,549 65
58	Charles D. Barr	93 40	Jan. 13, 1912	10 61	50 85	27 24	Jan. 13, 1912		8 13
59	John D. Moore	1,168 00	Dec. 30, 1911	879 96	960 48	143 95	Dec. 30, 1911	68 06	146 71
60	Judson C. Crow	1,784 46	Jan. 22, 1912	1,490 00	1,599 00	492 96	Jan. 22, 1912	485 00	273 00
61	E. J. Anderson Dep. Reg.								
62	M. A. Higinbotham, Dep.	11 49	Jan. Apr. 20, 11						
62	Henry Hopton	119 89	Jan. 15, 1912	153 87	90 69	71 93	Jan. 15, 1912	53 86	25 59
63	Robert K. Hope					10,718 31	Jan. 15, 1912	6,316 77	2,608 82
64	William J. Hill	5,322 43	Jan. 12, 1912	3,686 80	3,702 40	1,292 70	Jan. 12, 1912	468 36	259 50
65	D. Lloyd per M. Lloyd.							11 27	6 86
65	F. W. Heacock, Act.					19 48	Jan. 9, 1912		
	Totals	29,395 30		23,624 34	26,273 85	45,853 78		39,045 34	19,843 08

of Deeds for the Province of Ontario, etc.—Continued.

Schedule A.—Concluded.			Schedule B.								No. of Registration Division.
Net amount received by Registrar.			Number and aggregate amount of mortgages registered.								
Amount for 1911.	Amount for 1910.	Amount for 1909.	For nominal consideration or amount not specified.	For \$1,000 or under.	Over \$1,000 and not exceeding \$2,000.	Over \$2,000 and not exceeding \$5,000.	Over \$5,000.	Total number.	Aggregate amount.		
87	37a	37b	Class I. 38	Class II. 38	Class III. 38	Class IV. 38	Class V. 38	39	40		
\$ c.	\$ c.	\$ c.							\$ c.		
1,536 61	3,720 44	2,718 72	15	437	149	47	35	683	906,958 60	1	
2,163 25	2,307 60	2,489 70	3	455	265	178	28	929	3,871,776 98	2	
2,446 34	2,639 96	2,697 88	19	331	211	190	14	765	1,221,900 86	3	
2,605 60	2,905 30	2,531 31	17	400	150	100	38	709	1,169,571 42	4	
1,005 02	1,073 00	1,174 85	8	141	120	102	12	383	629,694 58	5	
1,083 20	1,124 15	1,256 05	1	103	78	62	10	254	416,779 00	6	
727 52	928 05	750 15	.....	66	37	33	9	135	25,494 918 00	7
957 52	1,246 79	622 82	.....	63	34	36	8	141	272,518 55	8
2,609 31	2,804 87	2,772 12	1	447	243	203	41	935	3,658,287 54	9	
3,295 11	2,909 43	2,689 93	7	769	507	249	33	1,565	2,396,310 73	10	
1,570 20	1,129 26	1,336 95	2	149	45	41	13	242	355,137 49	11	
919 47	1,203 35	1,336 95	.....	132	70	46	2	251	344,050 00	12
371 25	536 75	547 10	1	117	48	21	3	190	732,030 20	13	
2,688 31	2,473 15	2,607 70	13	305	237	151	25	784	1,292,565 60	14	
1,241 00	1,125 80	1,265 62	11	190	134	82	13	430	667,818 25	15	
995 82	1,069 65	1,071 82	.....	184	89	44	41	358	384,398 00	16
514 50	624 50	552 63	.....	43	2	3	1	49	40,335 98	17
2,463 40	2,026 80	1,979 54	2	120	145	117	29	413	1,056,329 93	18	
2,256 91	2,447 34	2,267 45	6	383	115	87	16	607	723,075 26	19	
2,394 87	2,430 22	2,404 37	12	302	226	276	30	836	1,137,206 86	20	
2,897 98	1,158 15	1,406 56	.....	147	70	44	9	270	2,419,835 00	21
2,897 96	2,075 58	2,252 92	.....	178	249	222	52	1,107	1,725,052 18	22
2,178 75	221 10	180 05	1	20	1	5	1	29	37,934 08	23	
2,208 22	1,886 88	1,838 47	4	356	234	239	25	862	1,419,101 04	24	
829 10	1,019 22	958 45	3	83	34	14	.....	134	135,247 30	25
1,436 50	1,471 95	1,429 80	13	146	102	51	2	314	424,127 82	26	
1,740 80	1,573 71	1,658 85	.....	224	108	85	5	422	538,699 96	27
1,255 95	1,007 62	1,039 70	1	115	56	60	6	288	348,562 65	28	
3,055 76	2,938 52	2,798 18	9	328	235	219	69	836	1,777,365 83	29	
2,569 69	2,506 03	2,636 20	6	387	209	96	16	713	1,020,469 10	30	
468 54	468 54	961 25	.....	93	18	4	1	116	88,255 69	31
1,080 20	2,585 21	2,821 35	.....	70	61	43	15	199	225,820 25	32
1,395 80	302 20	.....	7	155	102	89	10	358	518,858 31	33
1,174 15	1,193 45	1,067 50	.....	127	63	61	7	258	396,311 37	34
1,563 40	1,170 60	1,355 00	2	145	30	12	1	190	155,364 11	35	
2,661 19	2,020 32	2,017 64	3	301	138	99	15	556	785,876 00	36	
1,709 95	3,188 65	1,867 95	7	178	82	52	5	324	2,471,259 36	37	
857 45	1,275 10	1,259 15	.....	83	26	24	2	135	376,253 50	38
1,000 00	1,000 00	1,817 95	11	167	36	26	7	247	294,527 96	39	
2,282 46	2,056 80	1,801 94	6	288	148	120	21	583	958,425 69	40	
3,753 52	3,710 50	3,075 82	13	774	491	652	296	2,226	9,543,170 00	41	
2,523 34	2,649 56	2,506 73	4	324	193	220	67	808	2,621,733 00	42	
718 60	1,039 14	821 50	2	117	23	11	4	157	167,991 17	43	
1,186 20	1,814 40	1,107 25	4	112	82	92	22	312	899,236 00	44	
2,048 74	2,227 96	2,249 76	11	210	158	181	25	585	1,148,798 37	45	
949 55	989 55	1,016 25	3	91	76	16	11	197	489,821 00	46	
2,101 16	2,643 57	2,476 88	3	330	158	73	13	577	3,494,718 94	47	
1,471 60	1,952 16	1,659 08	.....	176	88	78	8	350	556,871 89	48
816 50	839 20	845 21	.....	111	75	56	13	255	433,664 32	49
43 85	19 55	.....	.....	.....	.....	.....	.....	.....	.....	.....
1,734 22	1,728 47	1,918 40	8	262	96	53	16	435	460,427 91	50	
1,674 35	1,605 65	1,751 00	8	253	103	78	9	451	650,506 42	51	
2,929 28	2,886 71	2,773 90	38	781	333	243	47	1,442	2,193,622 12	52	
1,290 40	1,577 93	1,780 63	1	187	71	39	11	309	383,797 33	53	
384 71	413 95	234 00	6	48	20	14	7	95	5,139,886 53	54	
5,082 05	6,507 02	5,801 81	25	517	210	135	50	937	1,581,014 84	55	
5,236 35	5,325 45	4,799 95	58	1,813	1,984	1,235	681	5,771	22,920,938 00	56	
5,739 40	5,561 55	2,423 30	118	2,806	2,930	1,441	201	7,496	12,899,965 00	57	
1,745 16	1,334 24	2,601 30	4	186	79	68	11	348	3,756,418 83	58	
2,335 80	2,022 26	1,573 13	12	519	441	211	73	1,256	2,203,727 14	59	
2,892 96	2,885 14	2,336 86	12	608	283	156	23	1,082	7,916,900 00	60	
1,027 10	1,288 95	2,637 79	1	99	95	114	17	326	1,890,521 00	61	
214 17	.....	.....	.....	20	17	13	3	55	140,919 51	62
1,917 84	1,811 60	937 00	16	269	150	115	30	580	995,998 06	63	
5,190 92	4,701 86	1,639 76	40	2,064	1,038	575	171	3,888	7,354,525 17	64	
3,692 70	2,868 36	2,605 55	.....	1,349	787	391	224	2,751	6,885,724 00	65
395 76	.....	.....	.....	46	30	24	4	105	179,609 32	66
1,694 68	1,612 70	1,568 68	3	207	109	75	20	414	693,987 19	67	
129,792 57	129,963 48	118,925 11	596	23,408	15,014	9,992	2,716	51,782	160,577,819 09	68	

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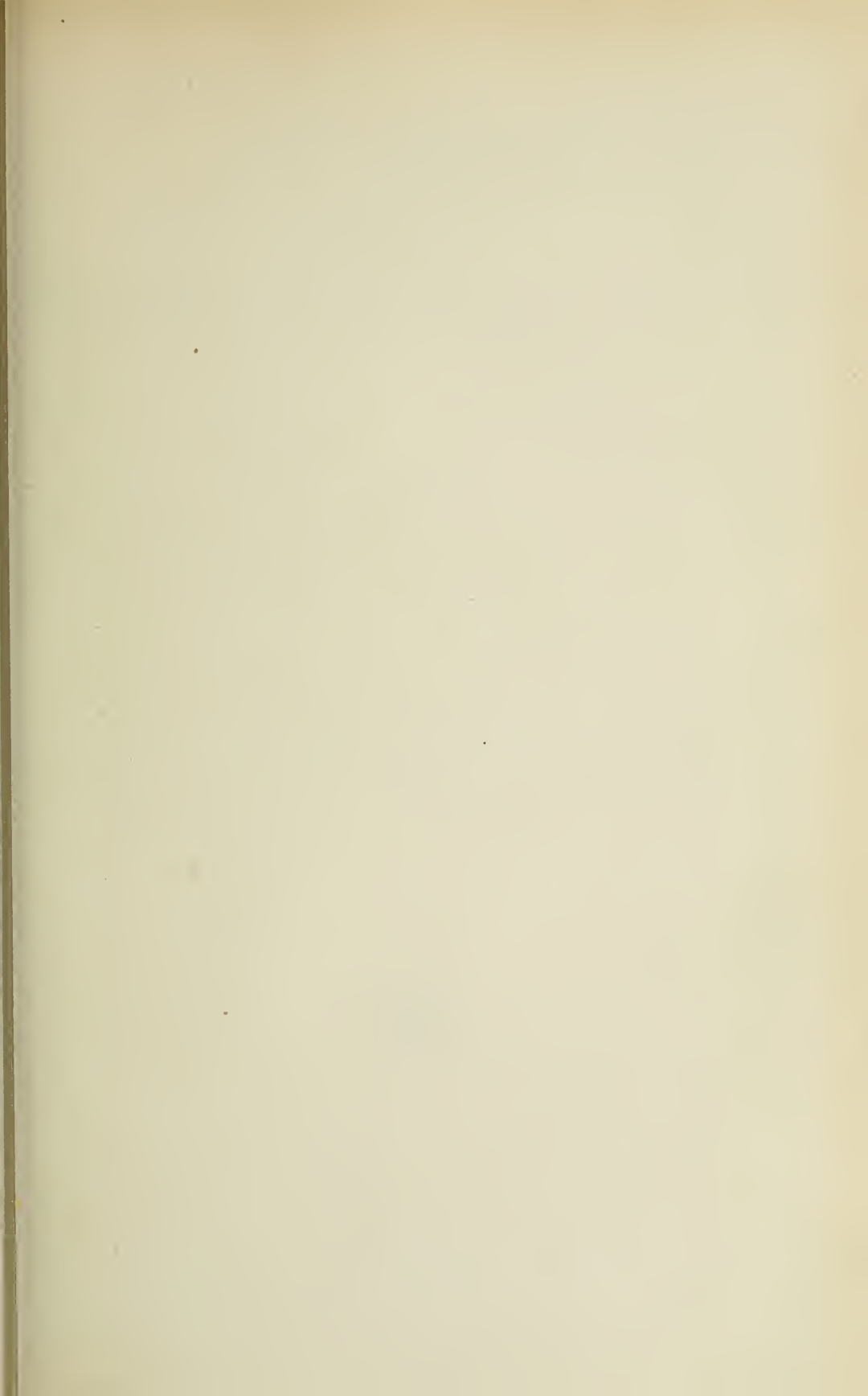
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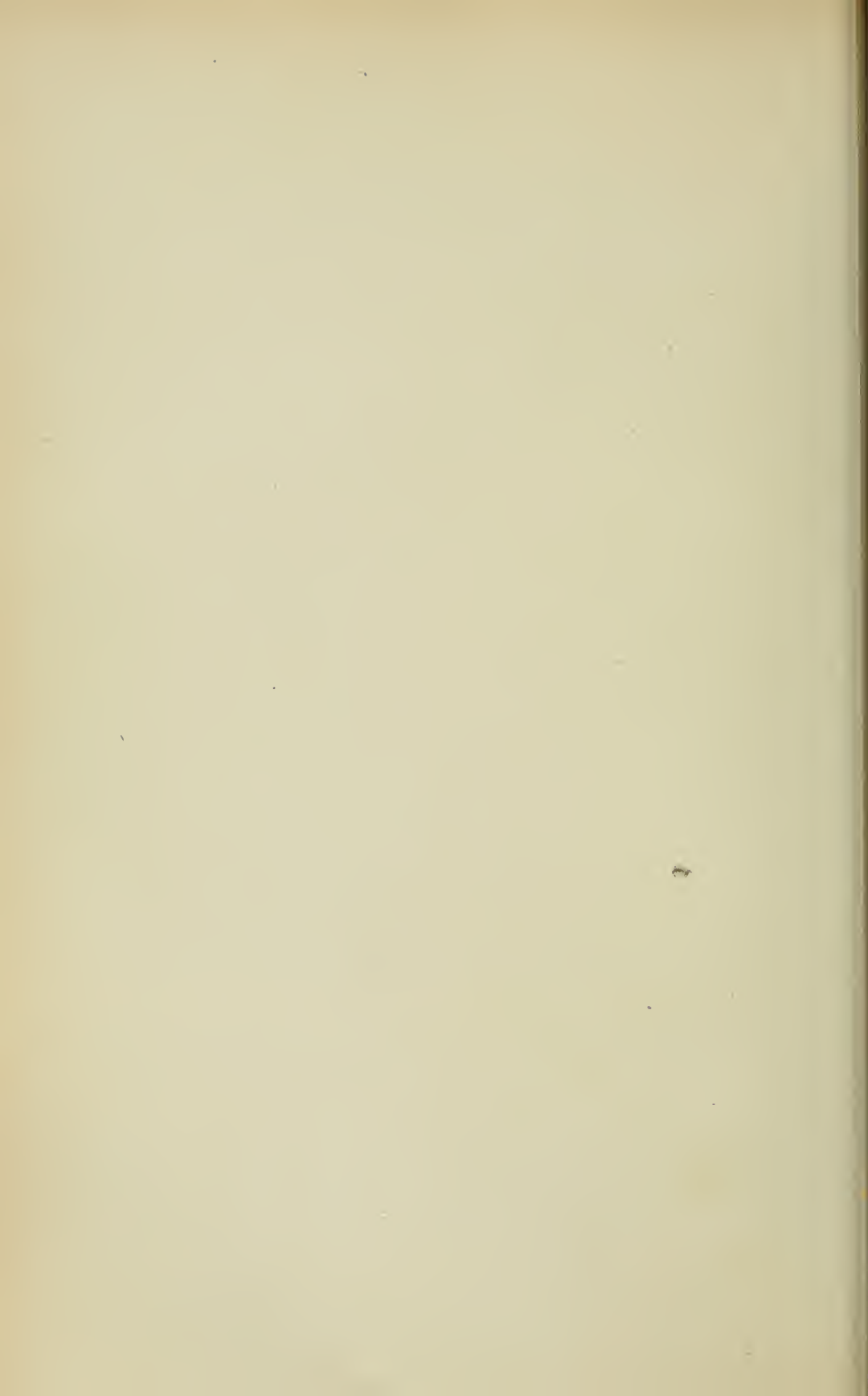
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FIFTEENTH ANNUAL REPORT

OF THE

Provincial Municipal Auditor

FOR

1911

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1912.

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WILLIAM BRIGGS,
29-37 Richmond Street West,
TORONTO

TO HIS HONOUR SIR JOHN MORISON GIBSON, K.C.M.G.

Lieutenant-Governor of Ontario:

MAY IT PLEASE YOUR HONOUR:

I have the honour to present to you the report of the Provincial Municipal Auditor for 1911.

J. J. FOY,

Attorney-General.

PARLIAMENT BUILDINGS,
TORONTO, January, 1912.

TORONTO, January, 1912.

TO THE HONOURABLE J. J. FOY, K.C., M.P.P.,

Attorney-General for Ontario.

SIR,—I have the honour to present to you my report for the year 1911.

I have the honour to be,

Sir,

Your obedient servant,

J. W. SHARPE,

Provincial Municipal Auditor.

Report of the Provincial Municipal Auditor

TORONTO, 30th December, 1911.

TO THE HONOURABLE J. J. FOY, K.C., M.P.P.,

Attorney-General for Ontario.

SIR,—I have the honour to submit to you the Fifteenth Annual Report of the Provincial Municipal Auditor.

LOCAL AUDITOR'S REPORTS.

I find that all Municipal Clerks are not sufficiently impressed with the necessity for publication of Auditor's Annual Report. They do not appear to realize that the first part of Section 306 of the Municipal Act of 1903, lays upon them the imperative duty of publishing the report and abstract statement, from which duty they cannot be relieved by any instructions from the Municipal Council. The action of the Council, as well as those of the treasurer and other officials, in respect to financial matters should be reviewed by the Auditors, and may be the subject of comment in the Auditor's Report. In such case it is clear that neither the Council nor any official should be permitted to suppress the publication of the report. The Section referred to is perfectly clear on this point, neither the Council, the Clerk, nor any other official has any option in this matter. The Legislature has declared that the Auditor's Abstract and Report must be published, and it is right that it should be so.

The members of the Council have been entrusted by the people with the management of their affairs, the moneys expended by the Council are the moneys of the ratepayer, and the people have the right to know in detail how the Municipal business has been carried on. Municipal clerks must recognize the fact that if they do not publish the Auditor's Report they are neglecting their duty.

The reports of special Auditors and the Annual Reports of local Auditors, afford ample evidence that Municipal bookkeeping and local Audits are not conducted with that accuracy and completeness, which the increasingly complex nature of municipal affairs demands. A better system of local auditing or a periodical revision of local Auditor's Reports is a pressing necessity.

MUNICIPAL CASH BOOKS.

During the year sealed tenders were asked for for the right to manufacture and sell the authorized Cash Book for Municipalities. The lowest tender was received from Mr. Sydney Stephenson, representing the Planet Printing and Publishing House, of Chatham, Ontario, and was accepted. Arrangements have been made for the publication of a book to contain both debit and credit entries, and of two smaller books, one for debit entries and the other for credit entries. The smaller books, whilst affording more space for entries, will be more convenient in size than the larger book, furthermore, the smaller books will prove to be more economical. Owing to the small number of debit entries as compared with the number of credit entries, many of the debit pages in the larger books are not used and are wasted. This waste, which has hitherto been almost universal, may be wholly avoided by the use of the two smaller books.

PUBLIC UTILITIES.

Waterworks, electric light and other works the property of the municipality, whether operated by the Council or by a commission, should, as a matter of book-keeping, be treated as they would be if owned and operated by private persons or corporations. The works should be charged a fair amount for taxes and for interest, upon all corporation moneys invested in the works, and should be credited with the customary charges for all public services rendered to the corporation. If their accounts are not thus kept it cannot be shown what loss or gain accrues from the operation of the works. Municipal Auditors must investigate and report upon the accounts of all public utilities owned by the municipality, whether operated by the Council or under a Commission.

TREASURER'S ENTRIES.

Many entries are found in the books of treasurers which are perfectly intelligible—to the treasurer himself,—but do not contain sufficient information to enable one who has no personal knowledge of the circumstances to comprehend the nature of the transactions to which the entries relate. Every entry should be explicit. Memories are treacherous, circumstances which are fresh and clear in the minds of the treasurer at the date of the entry may be partially or wholly forgotten or appear in a different light, and the information necessary to explain the entries may not be available when required. The books should contain information sufficient to satisfy the Auditors respecting each transaction, without the necessity of any reference to the officials or of any explanation from them.

INTEREST ON MONEYS.

It would seem scarcely necessary to say that all interest accruing upon moneys of the Corporation is the property of the Corporation and must be accounted for by the treasurer, yet the contrary opinion prevails in some of the municipalities. In some cases an exceedingly unwise agreement has been made with the treasurer permitting him to retain interest moneys as salary. In such cases it is, of course, to the advantage of the treasurer to provide for as large an idle balance in the bank as possible. An agreement of this kind is a most pernicious one; it is unwise on the part of the Council and unfair to the treasurer, whose salary should be certain, not depending upon any contingency. In any case, the accounts must show the amount of interest received and retained by the treasurer. Such arrangements are always unsatisfactory to the ratepayers and eventually lead to trouble.

APPOINTMENT OF OFFICERS.

In the case of *Foster v. Reno*, recently decided, the Divisional Court distinguishes between administrative and legislative powers of a municipality, and holds that the former may be exercised without by-law and that the duty of the Council to appoint assessors or collectors may be discharged in any way indicating corporate action, for instance, by resolution.

From this decision some Councils have drawn the conclusion that all municipal officials may be appointed by resolution, it would therefore appear necessary to direct their attention to Sec. 537 of the Municipal Act of 1903, which provides that by-laws may be passed by the councils of counties, townships, cities, towns

and villages, for appointing pound-keepers, fence viewers, overseers of highways, road surveyors, road commissioners, valutors, inspectors of sheep worried or killed by dogs, and such other officers as are necessary in the affairs of the corporation for carrying into effect the provisions of any Act of the Legislature or any by-law of the corporation and for the removal of such officers.

Councils may sometimes find it difficult to distinguish between the administrative and legislative powers of the council, in any case they will be safe in passing a by-law and not depending upon a resolution.

AUDITS BY DEPARTMENT.

TOWNSHIP OF ZONE.

In June of 1910 a petition was received from 33 of the resident ratepayers of Zone asking for an audit, and in August Mr. A. F. Falls, C.A., of Chatham, was appointed to make the necessary investigation, which was completed and report received from Mr. Falls in October, 1911. Report is submitted herewith. Costs of this audit \$712.85.

TOWNSHIP OF BALFOUR.

In December, 1910, a resolution of Council of Balfour and a petition signed by 35 ratepayers resident therein were received, asking for an audit. Mr. W. J. Ross, C.A., was appointed to make the investigation, and his report, which is submitted herewith, was received on 21st February, 1911. Cost of this audit, \$355.05.

TOWN OF CHESLEY.

On January 10th, 1911, a petition of 64 ratepayers resident in Chesley was received asking for an audit of the affairs of Chesley. Mr. Oscar Hudson, C.A., of Toronto, was appointed to make the investigation, and his report, which is submitted herewith, was received on April 19th, 1911. Costs of this audit \$900.

TOWN OF CHELMSFORD.

On January 25th, 1911, a petition of 36 ratepayers was received asking for an audit of the books of Chelmsford. Mr. W. J. Ross, C.A., of Toronto, was appointed to make the investigation. His report, which is submitted herewith, was received on May 5th, 1911. Cost of this audit, \$130.

TOWN OF COBALT.

On 2nd February, 1911, a petition was received from ratepayers resident in Cobalt asking for a special audit. On March 14th, 1911, Mr. Ralph E. Young, C.A., of Toronto, was appointed to make the necessary investigation. On May 27th, 1911, Mr. Young having been unable to commence the work owing to other

engagements, Mr. Oscar Hudson was appointed in his stead. Mr. Hudson's report, which is submitted herewith, was received on November 8th, 1911. Cost of this audit, \$1,800.

TOWNSHIPS OF NEELON AND GARSON.

In April, 1911, a resolution of Council and a petition from ratepayers resident in the municipality were received, asking for an audit of the affairs of these townships. On April 21st, 1911, Mr. C. E. Hammond, C.A., of North Bay, was appointed to make the investigation. His report, which is submitted herewith, was received on June 12th, 1911. Cost of this audit, \$100.87.

TOWNSHIP OF MOULTON.

In May, 1911, a resolution of Council and a petition signed by 32 ratepayers resident in the municipality were received asking for an audit of the affairs of this township. Mr. R. W. Johnson, C.A., of St. Thomas, was appointed to make the necessary investigation. His report, which is submitted herewith, was received on September 21st, 1911. Cost of this audit, \$380.

TOWN OF TRENTON.

On July 8th, 1911, the Council of Trenton, by resolution, asked for a special audit of the accounts of the Streets and Walks Department of that town. Mr. Clarence Powell was on July 17th appointed to make the necessary investigation. His report, which is submitted herewith, was made on the 18th August, 1911. Cost of this audit, \$219.60.

On September 16th, 1911, a petition signed by 63 resident ratepayers of the town was received, asking for a general audit of the affairs of the town for a period of ten years back. At my request, a meeting of the petitioners and the Council was held at Trenton, which meeting I attended. No sufficient charges were made, neither in the petition nor at this meeting. On November 24th, 1911, specific charges in writing were made, and on November 30th Mr. Powell was appointed to make the necessary investigation, which is now being carried on.

TOWNSHIP OF OSNABRUCK.

On August 9th, 1911, a petition signed by ratepayers resident in the Township of Osnabruck was received, asking for an audit. As the petition was not accompanied by the necessary statutory declaration it was returned to the promoters in order that the declaration might be furnished, which has not yet been done.

TOWN OF FORT FRANCES.

In July, 1911, a resolution of the Council of Fort Frances, and in August a petition of certain ratepayers resident in the town were received, asking for an audit of the affairs of the town. In September, Mr. W. J. Ross, C.A., of Barrie, was appointed to make the necessary investigation. Mr. Ross's report is submitted herewith. Costs of this audit, \$867.40.

TOWNSHIP OF SOMBRA.

On December 13th, 1911, petitions signed by 90 ratepayers of the Township of Sombra were received, asking for an audit of the affairs of the township for ten years back. As the petitions were not accompanied by the necessary statutory declarations they were returned to the promoters in order that the same might be furnished, which has not yet been done.

I have the honour to be,

Sir,

Your obedient servant,

J. W. SHARPE,

Provincial Municipal Auditor.

TORONTO,

January, 1912.

APPENDIX.

The following are not complete copies of the reports and statements furnished by the accountants in the several cases. They do not include certain statements which are not of general interest.

TOWNSHIP OF ZONE PROVINCIAL AUDIT.

REPORT OF SPECIAL INSPECTION, AUDIT AND EXAMINATION, OF THE BOOKS, ACCOUNTS, VOUCHERS AND MONEYS OF THE MUNICIPAL CORPORATION OF THE TOWNSHIP OF ZONE IN THE COUNTY OF KENT.

Upon the authority of an Order-in-council approved by His Honour, the Lieutenant-Governor of the Province of Ontario, the 19th day of August, 1910, A. F. Falls, Chartered Accountant of the City of Chatham, was instructed and empowered to make an inspection, examination and audit, of the books, accounts, vouchers and moneys of the Municipal Corporation of the Township of Zone, in the County of Kent, under the provisions of Chapter 228, R.S.O. 1897.

In pursuance of the said authority and instructions, the said A. F. Falls, hereby reports that he has made an inspection, examination and audit of the various accounts of the said Corporation.

The audit is made upon the petition of certain ratepayers, addressed to the Provincial Municipal Auditor, to make an examination or audit of the books, accounts, vouchers and moneys of the Corporation of the Township of Zone.

SCOPE OF THE AUDIT.

The inspection and examination under the authority of the Order-in-Council covers the accounts of the Municipality from 1905.

Henry Osborne, the present clerk, as well as G. H. Lidster, the present treasurer, have held office during the entire period covered by this audit.

In conformity with my usual custom, the petitioners, members of council and other ratepayers were invited to attend at the Township Hall, Zone, upon the 18th day of May, 1911, then and there to furnish such information or make such statements and charges, as to them might seem meet, respecting the conduct of the municipal affairs of the Township.

The meeting was well attended, the taking of evidence under oath of more than thirty ratepayers occupied the whole day and the hearing of evidence of the Clerk, Treasurer and some other ratepayers had to be deferred.

Exception was taken by different ratepayers to the manner of bookkeeping, and to a number of transactions that appeared in the printed audit reports of the Township. Some of these were in connection with orders issued by other municipalities. Complaints were principally in reference to transactions of A. W. Greene, when Reeve of the Township. This is more fully taken up later in this report.

It was necessary to correspond with the officials of the other municipalities regarding transactions in question, to procure the original orders for the money which had been paid out by them. The Treasurers of the Municipalities of the Township of Mosa, Township of Euphemia and Township of Camden furnished me with the original orders paid by them, that further evidence could be taken after examination of the original vouchers. In order to give ample opportunity for explanation of any and

all transactions questioned, a meeting was called for July 24th, 1911, at Zone Township Hall. Notices were sent to the officials of the Township and other ratepayers, as well as A. W. Greene, ex-Reeve, who did not attend, although he had previously written requesting an interview before the report of the audit was completed. At the meeting the evidence of the Clerk, Treasurer and a number of ratepayers was taken under oath.

ASSESSMENT AND COLLECTOR'S ROLLS.

The Assessment Rolls are neatly made out. They do not contain lists of the property exempted from taxes with valuations.

The Assessment and Collector's tax rolls are carefully prepared and have been compared each year covered by this audit, and have been generally found accurate. In 1910 Adolphus Mitchell, assessed for \$500.00, by error was only entered as \$300.00 in tax collector's roll. The figures in the columns are not added in the tax rolls, except the column containing the total taxes.

Tax rolls with more columns for special rates should be procured in future, the total levies in each column added and the whole roll recapitulated. In the present tax rolls in use frequently the levies for more than one drain are put in the same column, which is confusing. There should be sufficient columns provided so that there would be a separate column for the levy on each drain, the recapitulation in the back of the roll would then show the total on the roll under each drainage by-law.

The schedule or summary of the Collector's tax-roll necessary to comply with statutory requirements does not appear in the roll for any year covered by this audit. The Clerk made a summary on sheets of paper but did not copy into the roll. Owing to the omission of a summary it was necessary to analyze the levy against each drain, and every special levy on the rolls for each year. List of levies, against Award and Municipal Drains, omitted from the rolls, are given in schedules attached to this report.

No copies of statements of Collector's settlement with the Treasurer and list of arrears of taxes returned to the County Treasurer are furnished the Township Clerk to enable him to send notices to those in arrears, as required by Section 147 of the Assessment Act. This is of importance as if any lands are sold by the County Treasurer for non-payment of arrears of taxes, the omission of this notice by the Clerk might be brought into question.

Unless the Clerk is furnished with a copy of the Collector's settlement with the Treasurer, he cannot know who are in arrears to be notified.

DEBENTURES.

The Debentures in connection with the drainage works are not issued in accordance with the by-laws. The debentures are sold to ratepayers, who do not examine the legality of the manner in which they are issued, and for that reason irregularities have not been called to the attention of the Township officials.

The method of issuing debentures for sums not in accordance with the by-laws shows the manner in which the finances of the Township have been handled. It has been easier to issue debentures for a lump sum than the proper amount as contained in the by-law. In nearly every instance, sums in excess of what could legally be issued have been raised by debentures, some of which are still outstanding and not yet due. Any sums raised on debentures in excess of legal amount, the

Township got the money for, but the amount raised in that manner in excess is a liability of the Township which does not appear as such, but which must be provided for yearly out of the general funds to meet the debentures when they mature. It is a fortunate thing that the total debenture borrowings of the Township are not great or this would be a serious matter in the future years in which outstanding debentures will mature. Attached is a schedule showing annual maturities of debentures with amount from lands and roads to meet the same, also the over-issue and amount that must be met out of the general funds each year the debentures have to run. The year in which the debentures were sold derived the benefit of the over-issue.

The Treasurer in his evidence stated that the issue and sale of debentures was always attended to by the Reeve. An order was issued for remunerating the Reeve for services of issuing debentures on each drain. In one instance, the Cooper drain was charged twice for services of Reeve for issuing debentures.

DRAINAGE ACCOUNTS.

Only during the year 1910 have drainage ledger accounts been kept by the Treasurer, previous to that practically no books of account but the Government Cash book were kept by the Treasurer, who understood that it was not necessary to keep any books but the Government Cash book.

The same difficulty found in other municipalities in reference to drainage accounts, exists in Zone. There does not seem to be sufficient care taken by the majority of members of the Council from year to year to learn the location of the different drains and parts of drains covered by by-laws when there is more than one branch or parts of drains called by the same name.

Many of the errors in the drainage accounts are occasioned by the orders for payment of material or work on drains not accurately describing the drain account to which the amount should be charged in the Treasurer's books.

In many instances, cement, stone, plank and other material are purchased for general repairs in the township as well as for construction or repairs on drains or bridges, and the bill when rendered does not state where the material was used, and as a result the amount is charged up to the general funds of the Township. For the above reason it is difficult to ascertain whether all expenditures properly chargeable to drain accounts are so charged, and in future separate accounts should be rendered for each purchase of material and the place where the material was used mentioned, then when order for payment is issued, the proper account can be described, and the Treasurer can make entry intelligently.

The active drain accounts of all drains for which there are levies yet to be made on the rolls to meet debentures outstanding, and accounts where expenditures have been made for minor repairs in the last few years, have been carefully gone into with the members of Council or Commissioners on the drains, who issued the orders for payment. When possible the vouchers were gone over with the person who issued them and evidence in regard to the expenditures was taken, under oath. As a result the standing of a number of the drain accounts as on Dec. 31st, 1910, is as follows:

Cryderman Drain in Camden, under the engineer's report of Aug. 9th, 1909, lands and roads in Zone were assessed \$19.00. As the expense of collecting this amount would almost equal the amount to be paid Camden Township, it was decided that no action be taken and the general funds of Zone Township pay to Camden the amount under Engineer's report.

Action should be taken to collect the amount due from ratepayers which is included among the assets elsewhere in this report. This method of treating a report of an engineer is unique, as in all my experience I have never previously come across a case of this kind. There was not even a resolution of the Council or any record of any action being taken except what was ascertained by conversation and by taking evidence under oath.

VOGLER DRAIN.

In 1908 there was expended \$9.10 for minor repair on this drain. This amount should be collected on the next tax roll.

TERRY DRAIN.

In 1907 there was expended \$78.00 for ditching on this drain. This should be collected on the next tax roll.

SUSSEX DRAIN.

Report of Engineer was abandoned in 1910, the ratepayers agreeing to pay the costs incurred. \$41.50 should be collected on next tax roll.

MCINTYRE DRAIN.

In 1908 and 1909, \$31,75 was expended in repair of this drain. This should be collected on the next tax roll.

CRUICKSHANK'S CREEK DRAIN.

When all expenditures in connection with this drain are properly charged, the balance will be wiped out. In connection with this and a number of other drains it was found that items chargeable to this drain were entered against other accounts.

CORNWALL CREEK DRAIN.

After adjusting the charges in connection with this drain, many of which were entered as expenditures under other heads, there is a balance standing to the credit, of \$30.50; which balance should be carried to the credit of the drain account to meet any charges for minor repairs that may be incurred in the future.

OUTHOUSE DRAIN.

When settlement is made with Euphemia Township and the bridges allowed by Engineer and Court of Revision are paid for, this drain account will have a small balance. Euphemia Township owes Zone Township on this drain \$60.00, less by law Clerk's fees \$15.00, making \$45.00. Zone Township owes Euphemia, allowance by engineer for portion of award \$33.00, making net amount due from Euphemia Township \$12.00.

FANCHER DRAIN.

In 1909 debentures were sold for this drain to provide \$411.00, the amount to be paid Euphemia Township. This sum should have been paid Euphemia Township in 1909; no reason was offered why the amount should be withheld. Seven Dollars

was sent to the Clerk in 1910 to commute assessment against W. Brady. The matter of amount is in dispute, in the meantime the money should be paid over to the Township Treasurer.

SHEPPARD & HODGINS DRAIN.

The Town of Bothwell contributed \$71.00 to the construction of this drain.

There is standing to the credit of this drain account, \$149.70, with \$20.00 yet to be charged, which leaves \$129.70 available for refund pro rata to the rate-payers on the drain.

CROWELL CREEK.

This drain account is closed up after charging up the cost of bridges provided for by the engineer; instead of appearing charged against the drain, the cost of bridges appeared under the head of "3rd and 4th Con. Road" and "4th and 5th Con. Road." This is another instance of the orders not properly describing the account to be charged.

LITTLE BEAR CREEK DRAIN.

There is a balance of \$142.00 standing to the credit of this drain account, after settlement with Camden in 1911. This sum will take care of the bridges, etc., provided by the Engineer, which are not yet constructed.

CONCLUSION OF DRAINAGE ACCOUNTS.

Drain accounts have not been charged with many small items expended owing to lack of information. The expense of Council meeting as Court of Revision on drains is not charged to the Drain Account, nor the amount allowed for Clerk's fees on drains; his remuneration on municipal drains is included in his salary. Entry in each instance for clerk's fees on municipal drains should be made by drawing an order on the Treasurer which should be charged to the drain account and credited by the Treasurer in his books to the General funds of the Township.

No interest has been added to any of the balances of the drain accounts.

In some instances the Reeve has attended to the work of constructing or repairing bridges, drains or parts of drains although there was a commissioner appointed by by-law to attend to the work. It should be borne in mind that a resolution of Council cannot amend or alter a by-law once passed.

Many of the matters, to which your attention is called in this report, cannot be blamed to those now in office. The present methods are, to a large extent, the following out of what has been done in the past, but now that your attention is called to these irregularities, more care should be exercised to prevent their repetition in the future.

In the examination of the drainage accounts and taking evidence under oath in reference to them, it was found that frequently charges for work on the drain were not included with expenditures on the drain, but to other accounts. The information was of a general nature and did not apply to particular items that could be dealt with.

The statements of standing of drain accounts as contained in this report are very different from the printed audit report of 1910. Evidence was taken under oath in connection with a great number of the items for which orders were issued

against the Township, changes were made so far as the facts regarding the expenditure could be learned. The information thus secured is the foundation for changes in drainage and other accounts.

There are three items of drainage levies in which the Canadian Pacific Railway is interested, which were neither placed on 1910 roll, nor accounted for as commuted. The clerk is in correspondence with them in regard to these items.

AWARD DRAINS.

The Township has an exceptionally large number of Award Drains and agreements. The expenditure under this head annually runs into a considerable sum. Most of the disbursements under this head, for some years past, have been paid out without being passed by the Council.

It has been customary for the Reeve to sign agreements obligating the Township for portion of cost of construction under the agreements, without laying the matter before the council. Frequently the ratepayers or members of council other than those interested, would learn of such disbursements only when the Annual Audit Report was published.

No evidence was produced to show that there was any complaint or wrong doing on this account, but the method is wrong that permits the head of any township to agree to contribute whatever sum he may deem reasonable without the council discussing it or having any knowledge of the disbursement and obligation of future upkeep till the audit report is published.

This will be remedied to some extent by the plan now adopted that the council pass on all disbursements before payment is made, but what will it avail if the agreement is executed binding the township to an expenditure, unless the council have a say before the document is signed; if the township is obligated they will have to pay the amount no matter how vigorously some may be opposed to the expenditure.

The work in connection with award drains has been performed by the clerk since 1905, without receiving fees or other remuneration. The Reeve has been remunerated for services for award drains each year for some time past. It is my opinion that the clerk is entitled to be paid for the services he performed since 1905 under this head, the remuneration, according to the Act, being separate from the ordinary duties of a clerk. The council should fix the remuneration. This is a liability not included in attached statements owing to the reason that the council are the body who have the fixing of the amount.

I cannot impress too strongly on the Reeve and members of the council the importance of closely watching the expenditure on award drains, and the executing of agreements to contribute to the construction of these drains, as it binds the township for future upkeep, as well as for the outlay of original construction.

The number of award drains and agreements is increasing.

Some of the charges against ratepayers for award drains are omitted from the tax roll; a list of these appears in schedule attached.

The Act required 7 per cent. to be added to all items under this head placed on the tax rolls for collection, which has never been imposed. The council have no authority to interfere with the collection of this percentage, the Act being very clear.

STATUTE LABOR.

The manner in which the amount collected in the tax rolls for statute labor has been handled in the past should be discontinued. Pathmasters of divisions

have been in the habit of drawing a lump sum by issuing an order on the treasurer; this would be disbursed by the pathmasters in cash to different ratepayers performing labor on the road in their division. This is not according to the Act. The order must be given on the treasurer to the person for the services rendered.

Statute Labor money collected on the tax rolls for the different divisions has been treated as general funds, and should the amount not be drawn against, was not carried forward into another year.

For the above reason, in the statements attached, no item appears as a liability for amounts collected for statute labor except for which orders has been drawn.

It would be in the interest of the township if all statute labor taxes not commuted were collected on the rolls, and the whole sum expended by members of the council in their divisions. They would be directly responsible to the ratepayers for its use to the best advantage of all in the division.

Under the present methods a number of ratepayers are handling some of the funds of the township in a manner which should not be continued.

SCHOOL ACCOUNTS.

The books of the different school sections were gone into and compared with the amounts contributed by the Government, County and Township; there is room for improvement in the manner in which the affairs of some of the School Sections are conducted.

The school sections have been inconvenienced by the manner in which the finances of the Township have been handled. The amount levied for school purposes, instead of being received by the Sections, when due, is frequently not paid them by the Township Treasurer, through lack of funds, till some time early in the following year. If taxes are not collected in time to pay the schools arrangements could be made by the Township officials to borrow sufficient to meet these amounts when due.

There is no reason why the School Sections should be paid part of orders issued on the Treasurer in one year and a receipt for the payment on account included with the Treasurer's vouchers, and in the following year when the balance is paid the order for the whole amount due the Section appears among the vouchers. This method should be discontinued. It might cause the Municipality trouble or loss if continued, although no loss so far has taken place.

TOWNSHIP OFFICIALS.

A. W. GREENE, EX-REEVE.

A. W. Greene was Reeve of the Township for a number of years. Exception was taken to a number of transactions during his term of office. The principal complaints from ratepayers, who gave evidence under oath, was in connection with items handled by him.

In 1910 complaint was made regarding orders issued as payment for material, which some of the ratepayers claimed were not strictly correct. A committee was appointed to look into the matter, and as a result A. W. Greene refunded \$85.84 to the Municipality. The items covering the above amount, as reported by the Committee, are familiar to the ratepayers.

There are a number of orders issued by other townships in connection with the Township of Zone, which are not accounted for in the books of the Township of Zone; details are contained in one of the attached schedules. The items in connection with Mosa, Camden and Euphemia Townships were gone into on May 18th, 1911, when evidence was being taken, but at that time I had not seen the original orders. The original orders are now in my possession and from what information could be procured, and the evidence given under oath, there is no other course open to me but to charge A. W. Greene with these items which have not been accounted for in the books of the township.

There is one item in connection with the Township of Camden, Nov. 13th, 1909, \$27.00, not accounted for in the books of Zone Township. A. W. Greene claims he paid this to G. H. Lidster, Treasurer of Zone, and sent me a receipt signed by G. H. Lidster, for the amount of \$27.00, which he claims covers the above item. This receipt was shown to G. H. Lidster on July 24th, 1911, when he was giving evidence under oath, and an explanation asked why the amount did not appear in the books of the township, his evidence in reference to the item is as follows:—

“The \$27.00 from Camden Township in 1909 for which A. W. Greene shows a receipt dated December 20, 1909, for \$27.00 marked for tile sold. The receipt form on which this receipt presented by A. W. Greene is different from those in the book used by me from November 19, 1909. The receipt book of the form on which the receipt presented by A. W. Greene dated December 20, 1909, was not used by me after March 8, 1909, and all the unused receipts are still intact in the book. I am satisfied I never issued any receipt on December 20, 1909, on the form which the \$27.00 appears. I did issue some receipts on that date on the form now in use by me. It is my opinion that the receipt of \$27.00 dated December 20, 1909, was not issued by me on that date.”

The other items charged to A. W. Greene in the attached schedule were carefully gone into, and although Mr. Greene wrote me that he was desirous of making explanations in reference to some matters before my report was completed, and he was notified that further evidence would be taken on July 24th, 1911, at the Zone Township Hall, he did not put in an appearance.

Besides the items charged A. W. Greene, there are some amounts complained about, that for lack of information have not been included.

G. H. LIDSTER, TREASURER.

The manner in which the affairs of the township were carried on by the Treasurer till the year 1910 was a continuation of the methods that had obtained from year to year.

In 1910 a ledger was opened in which accounts were kept under the different heads as contained in the printed audit reports. Drain accounts were opened, but owing to the manner in which many of the orders were drawn by commissioners, some expenditures for drains were charged to other accounts instead of the drain accounts.

It is impossible for the treasurer to keep his books and records correctly unless the orders for payment of money properly describe the account for which the disbursements are made.

In 1901, an order issued by Euphemia Township for \$1.68 on the Treasurer of the Township of Euphemia was passed through the Treasurer's (Zone) books as if
2 M.A.

the order was drawn on Zone Township. This is included as an asset and should be collected from Euphemia Township. It was passed by the Auditors Feb'y. 10th, 1902, as if drawn on Zone Township Treasurer. There were some orders passed through the books without any signature of the Reeve or a Commissioner. They were for small amounts. The treasurer should insist on all orders being regular before making payment. In his evidence he stated:—

“Vouchers in 1901 and other years not signed by commissioners, my attention was not drawn to these by the auditors; in 1910 the auditors found vouchers not signed by commissioner, which I procured the signature to.”

The form of order used in Zone Township for years simply stated “Pay to” instead of “pay to the order of” This has now been remedied by the adoption of a proper form.

A number of orders issued for the payment of money, owing to the form used, were not endorsed at all. Many orders were endorsed for the persons to whom they were made out per the Reeve or other members of the Council. This way of doing business has caused the township a great deal of trouble, and it had a great deal to do with the cause that led up to the expense of this Government Audit.

Covering the period under examination, in different years, orders for the payment of money were found which were signed by some person other than the commissioner or member of council who should have signed them. The treasurer in his evidence under oath on this subject stated:—

“Orders of Albert Dowsell, Commissioner, a number are not signed by himself; these have been paid. I was satisfied they were all right and that the service had been performed for which the orders were issued. This has been done in a number of cases: orders were accepted, signed by some person other than the commissioner. I do not think this is being done at the present time.”

Interest and discount charged on advances by the Bank were entered in the cash book by the treasurer, without getting an order passed by the council.

It has become a custom for the treasurer to accept the payment of taxes from some of the ratepayers, giving his receipt to the taxpayer, keeping a record of and giving the collector a statement and receipt for moneys collected for taxes from time to time. This may be a great convenience to some ratepayers as well as the collector of taxes, but should not be encouraged.

Euphemia Township in 1909 issued an order in favor of Zone Township which the treasurer cashed, but entry did not appear in the cash book till 1910. The treasurer's explanation is as follows:—

“Euphemia paid \$119.00 in 1909. I got the cheque cashed and made memo, but neglected to enter it till 1910. Cannot account for the oversight, knew I had too much cash, but could not account for it. I learned from the clerk that Euphemia had charged as paying the amount, but Zone Audit did not show entry for it in 1909.”

Camden Township issued two orders in 1909 for sewer pipe sold them by Zone Township, the amounts were \$27.00 and \$14.00. In his sworn evidence on May 18, 1911, in reference to these items, A. W. Greene stated as follows:—

“I am of the impression that I paid the treasurer the \$27.00 and if so will produce receipt for it. I do not recollect the item of \$14.00.”

The evidence of G. H. Lidster, treasurer, in reference to the \$27.00 receipt is quoted elsewhere in this report. It will be seen from the evidence what is claimed in regard to the \$27.00 transaction.

The council will have to take such action in connection with these transactions as may seem best in their judgment.

The examination of the Treasurer's accounts showed that he had failed to take credit for two items of discounts on notes on which the township borrowed money from the Bank.

Sept. 10th, 1901—Discount on \$1,500.00 Note	\$25.70
Dec. 16th, 1904—Discount on \$1,000.00 Note	3.45

Due G. H. Lidster, treasurer. \$29.15

No entry for the above has been made in the attached statements.

The item of \$27.00 in dispute appears among the items charged to A. W. Greene, Ex-Reeve, till such time as the matter is decided.

GENERAL.

Many of the orders for payment of material and services have been made out in a careless manner in the past. In a number of instances, during the period covered by the audit; it was found that members of the council deputed others to write and sign orders for them. This is altogether wrong, it has not been frequent in the last few years.

The manner in which the book-keeping of the township has been carried on was anything but satisfactory to the ratepayers. Till 1910 no ledger accounts were kept. Is it to be wondered that the affairs of the township would be complained about by some of the ratepayers, when one of the auditors stated under oath:

"I have never read the Municipal Act, Drainage Act or Ditches and Water-course Act, or any part of them, and do not know what can legally be done under any of the above-mentioned Acts."

During the present year, the Reeve and Council have done a great deal to improve the methods of handling the affairs of the township.

They now require the council to pass on all accounts, many of which were in the past paid by the Reeve issuing an order.

Before 1911, the Township of Zone did not require the signature of the clerk to orders for payment of accounts passed by the council.

FINANCIAL STANDING OF THE TOWNSHIP.

The attached statement of Assets and Liabilities, Schedule I, includes all items which are Assets and Liabilities of the township on Dec. 31, 1910, except such as are referred to in this report, the cost of this audit not being included. The interest of the township in Moravian Bridge is also not included in the Assets.

This statement should be carefully gone into by the members of council and immediate steps be taken to recover the amounts due the township. Amending By-laws should be passed and the amounts due from drain accounts overdrawn collected on the rolls.

You will observe that the surplus Assets over Liabilities, \$2,213.64 is arrived at by including items of Assets that are not available till such time as they are collected and that the above surplus includes \$1,200 of Fixed Assets on which the township will not realize.

RECOMMENDATIONS.

That the exempted property in the township be detailed at the back of the assessment roll with valuation for reference.

That notices be sent to all persons who have taxes in arrears, Sec. 147, Asst. Act, and return made to the County Treasurer.

That all schedules against lands and roads for drainage purposes be kept written up in a book provided for that purpose and the clerk enter therein the number of the collector's roll of the year against which the annual levies are entered.

That all reports of committees be in writing, incorporated in the minutes of Council, and filed with the clerk.

That in the ledger, accounts be kept for each Municipal or Award Drain, and also with adjoining Municipalities.

That all funds for construction of drains be provided by sale of debentures. The township's portion of cost of construction to be included in the debenture issue. The proceeds of the sale of debentures, and cash commuted to go to the credit of the drain. That if there is a surplus it be deducted from the next annual levy against the drain by an amending By-law, or rebated pro rata by orders issued in favor of the ratepayers. That if there is an overdraft a proper amending By-law be promptly passed, and the deficiency collected from the ratepayers on the drain.

That the clerk be instructed to officially notify the treasurer and furnish him with copy of all By-laws passed on Municipal drains.

That the treasurer shall notify the council from time to time in writing of the amount received from sale of debentures, giving particulars as to name of drain, amount, distinguishing between principal, premium and accrued interest, and receipts from all other sources monthly, at the next ensuing meeting of Council, which will be made public by embodying this report in the minutes of council meetings.

That the treasurer enter in the ledger accounts the voucher number of each charge when posting from the cash book.

That the collector's settlement with treasurer for roll appear in roll, also arrears of taxes statement.

That tax rolls in future be made sufficiently wide to provide separate columns for each drain By-law to go on the roll against any one description of property, and also provide columns for amount of interest collected on delinquent taxes.

That the matter of pathmasters collecting money for statute labor taxes be remedied. If the beats were done away with and statute labor tax expended in the division in which it is raised by a member of Council in each division it would be better for the township.

That the clerk procure a book in which to take receipts for all township papers handed to engineers, solicitors, members of the council and others.

That all drainage By-laws be given a number when provisionally adopted, and that service of drainage By-laws of other Municipalities be reported in writing and date of service be embodied in minutes of council meetings.

That the Township Engineer include charge for clerk's fees as well as his own, on all Municipal and Award drains. The amount charged for clerk's fees on Municipal drains go to the credit of general funds.

That when the council instruct the engineer to examine the report on a new drain, they give it a different name from that of any other drain in the township.

That all orders issued by commissioners of divisions be reported in writing at the first meeting of the Council and recorded in the minutes.

That clerk enter all Award Drain reports and agreements in book which he has for that purpose.

That commissioners issue orders only on their division appropriations, unless specially appointed by by-law.

That irregularities that exist in the issuing of orders be discontinued, and that all orders be made payable to order.

That members of the council do not draw money in the future on orders by endorsing for other parties, without written authority attached to the order.

That amending by-laws be passed to collect from ratepayers deficits on drain accounts as shown in this report.

That steps be taken to collect from other townships amounts shown in attached statements.

That all orders passed by Council be issued by the clerk and be signed by the Reeve and clerk.

That the particulars in reference to charges on orders, when not sufficient room on the face of the order, be fully detailed on the back of the order so the treasurer will charge the items to the proper account.

That such further duties as are imposed on the officials as recommended in this report to be taken into consideration when fixing their remuneration in the future.

That the Reeve receive the sanction of the council before obligating the township in connection with agreements and Award drains.

That the affairs of the township be gone into yearly by some one competent to do the work.

CONCLUSION.

The absence of some records, accounts and documents, covering the years over which this audit extended, has caused time to be occupied and incurred expense in this investigation that would have otherwise not been necessary. This report is based upon such information, records, papers and documents as were produced, information procured from officials, members of the Council, ratepayers by correspondence and conversation, and evidence taken under oath. Accounts have had to be analyzed in detail for awards, School Sections, drains and other accounts for the years covered, necessitating the writing of a large number of letters and the examination of over forty ratepayers under oath. This all had to be done before a conclusion could be reached. There were many irregularities, but only those of the greatest importance are referred to in this report. It is not deemed necessary to give further details than contained in the schedule attached.

A drainage levy book in which are written up the schedules of all drainage by-laws in detail, of drains against which collections are yet to be made, accompanies this report.

It is unfortunate that the affairs of the township have been allowed to run so long and the accounts be mixed in the manner in which they were found in this audit.

With so many municipal drains of the same name, and award drains bearing the same name as municipal drains, there cannot be too much care exercised to keep the accounts correct. The importance of the council passing and directing to what accounts all orders issued for repairs to drains and bridges cannot be too strongly drawn to your attention.

I desire to thank the officers and members of Council, for the willing manner in which they have rendered substantial assistance from time to time, during the continuance of the audit.

The attention of the council is called to Section 14, Chapter 228, R.S.O. 1897, which requires that the recommendations made in this report shall be carried into effect.

I shall be pleased to furnish any further explanation, or advise with the council, in reference to any of the matters mentioned and recommendations contained in this report.

All of which is respectfully submitted.

A. FALLS,
Chartered Accountant.

Chatham, Ont., Oct. 7, 1911.

TOWNSHIP OF ZONE.

Schedule I.—December 31st, 1910.

STATEMENT OF ASSETS AND LIABILITIES AS ON DEC. 31, 1910.

ASSETS.		
<i>Available Assets.</i>		
Cash in bank	\$194 66	
Cash on hand	218 75	
		\$413 41
<i>Collector's Tax Roll.</i>		
1910 Tax Roll	9,454 90	
Collected in 1910	2,190 66	
		7,264 24
<i>Arrears of Taxes.</i>		
Uncollected in County Treasurer	345 85	
Collected by County Treasurer to Dec. 31, 1910	29 52	
		375 37
<i>Township of Mosa.</i>		
1910 Townline Expenditure		18 62
<i>Township of Euphemia.</i>		
1910 Townline expenditure	24 75	
Outhouse Drain allowances	12 00	
Order Ackroyd & Canada Co., drain	1 68	
		38 43
<i>Township of Camden.</i>		
Little Bear Creek Drain Settlement, Feb. 11, 1911	80 32	
Townline, Nov. 20, 1908 to Dec. 31, 1910	40 70	
Davidson & Paul, Agreements	5 00	
		126 02
<i>Drainage Accounts.</i>		
Sch. IV., Award Drain Levies omitted from rolls, to this should be added 7% when placed on roll	32 10	
Sch. V., Municipal Drainage Levies omitted	44 19	
Vogler Drain	9 10	
Terry Drain	78 00	
Sussex Drain	41 50	
McIntyre Drain	31 75	
		236 64
<i>Ontario Government.</i>		
1910 Railway Taxation	82 84	
A. W. Greene. Schedule VI.	303 68	
		\$8,859 25
<i>Passive Assets.</i>		
Debentures. See Report		6,817 06
<i>Fixed Assets.</i>		
Township Hall and Land	1,000 00	
Road Scraper	100 00	
Election Booth	100 00	
		1,200 00
		\$16,876 31

TOWNSHIP OF ZONE.

Schedule I.—December 31, 1910.

STATEMENT OF ASSETS AND LIABILITIES AS ON DEC. 31, 1910.

LIABILITIES.

Current.

<i>Township of Euphemia.</i>		
Fancher Drain		\$411 00
<i>Township of Camden.</i>		
By-law, new road, Crelett cut off	\$21 00	
F. Mason, order	14 48	
Cryderman Drain	4 05	
	<hr/>	39 53
<i>Town of Bothwell.</i>		
Moravian Bridge Debenture, paid July 17, 1911		25 03
<i>Drain Accounts.</i>		
Sheppard & Hodges Drain	149 70	
Little Bear Creek Drain	142 00	
Cornwall and S. B., Cornwall Creek	30 50	
Outhouse Drain	10 00	
	<hr/>	332 20
<i>Bills Payable.</i>		
Notes in Bank		3,000 00
<i>Schools.</i>		
S. S. 1	569 31	
S. S. 2	500 63	
S. S. 3	403 45	
S. S. 4	537 08	
S. S. 5	509 47	
S. S. 3	25 55	
S. S. 1	15 75	
	<hr/>	2,561 24
County Rate		1,022 42
Debenture Overissue, Schedule III.		276 94
<i>Miscellaneous.</i>		
M. Gilbert, plank	13 64	
M. Dubbs, drawing gravel	38 28	
F. Lowes, rent of land	1 00	
Geo. Hewitt, hauling	12 50	
A. Brady, Jr.	1 00	
W. Sivewright, hauling tiles	10 00	
G. Tinney, hauling gravel	2 50	
J. C. Harris	1 76	
W. Grainger, L. B. C. Drain	10 00	
Mayhew & Harmer, McGaffey Award	12 08	
Thamesville <i>Herald</i>	50	
C. A. Mayhew	20 00	
W. Welsh, Road Div. 26.....	5 00	
H. J. Jerome, printing, 1910	9 90	
C. H. Rodgers	27 09	
John Roberts	1 00	
Geo. Tinney, Div. 19	5 00	
W. Bodkin, Div. 33	6 00	
	<hr/>	177 25
		<hr/>
		\$7,845 61
<i>Deferred Liabilities.</i>		
Debentures as per Schedule		6,817 06
Surplus Total Assets over Liabilities		2,213 64
		<hr/>
		\$16,876 31

TOWNSHIP OF ZONE.

Schedule II.—December 31, 1910.

DEBENTURE LIABILITIES.

Drain.	Amount Annually.	Years to run.	Total.
	\$ c.		\$ c.
Little Bear Creek Outlet in Camden	158 93	1911-12	317 86
Cooper.....	70 40	1911	70 40
Sheppard and Hodgins	92 40	1911-12-13	277 20
Cornwall Creek	490 88	1911-12-13	1,472 64
Crowell Creek	353 89	1911-12-13	1,061 67
Cruikshanks Creek	105 81	1911-12-13-14	423 24
Fancher	97 96	1911-12-13-14	391 84
Outhouse	175 09	1911-12-13-14	700 36
Facy	92 40	1911-12-13-14	369 60
Little Bear Creek.....	173 25	1911-12-13-14-15	866 25
Little Bear Creek	173 20	1911-12-13-14-15	866 00
			6,817 06

TOWNSHIP OF ZONE.

Schedule III.—December 31, 1910.

STATEMENT SHOWING DEBENTURE LIABILITY OF TOWNSHIP AND AMOUNT TO MEET IT FROM LEVY ON LANDS AND ROADS AS PROVIDED IN BY-LAW. THE DIFFERENCE MUST BE MADE UP OUT OF GENERAL FUNDS OF THE TOWNSHIP.

Drains.	Debentures outstanding annual amount.	Years to run.	Annual levy against	
			Lands.	Roads.
	\$ c.		\$ c.	\$ c.
Little Bear Creek Outlet in Camden	158 93	2	147 34	10 61
Cooper.....	70 40	1	9 07	11 74
Sheppard & Hodgins.....	92 40	3	73 08	7 63
Cornwall Creek	490 88	3	432 22	56 05
Crowell Creek.....	353 89	3	305 52	35 57
Cruikshanks Creek	105 81	4	99 32	9 24
Fancher.....	97 96	4	95 57	9 60
Outhouse.....	175 09	4	138 20	22 64
Facy.....	92 40	4	83 73	9 70
Little Bear Creek.....	173 25	5	.....	.....
Little Bear Creek.....	173 20	5	207 68	112 56
	1,984 21	.....	1,591 73	285 34

RECAPITULATION BY YEARS.

Debentures due 1911	\$1,984 21	
Collections against lands, 1911	\$1,591 73	
Collections against roads, 1911	285 34	
	1,877 07	\$107 14
Debentures due 1912	1,913 81	
Collections against lands, 1912	1,582 66	
Collections against roads, 1912	273 60	
	1,856 26	

Debentures due 1913		1,754 88	
Collections against lands, 1913	1,435 32		
Collections against roads, 1913	252 99		
		<u>1,698 31</u>	56 57
Debentures due 1914		817 71	
Collections against lands, 1914	624 50		
Collections against roads, 1914	163 74		
		<u>788 24</u>	29 47
Debentures due 1915		346 45	
Collections against lands, 1915	207 68		
Collections against roads, 1915	112 56		
		<u>320 24</u>	26 21
			<u>\$276 94</u>

TOWNSHIP OF ZONE.

Schedule IV.—December 31, 1910.

ASSETS.

Drainage Levies on Award Drains to be Collected.

Ferguson Award.

A. Monteith, Lot 1, Con. 2	\$4 00	
Mun. of Zone	2 60	
		<u>\$6 60</u>

Tuite Award.

Jno. Tuite	10 70		
Mrs. Ellen Marcus	3 50		
Mrs. Grace E. Marcus, Lot 3, R. R.	20		
Mun. of Zone	11 10		
		<u>25 50</u>	
			\$32 10

To the above 7% must be added when placed on the roll.

TOWNSHIP OF ZONE.

Schedule V.—December 31, 1910.

DRAINAGE LEVIES ON MUNICIPAL DRAINS OMITTED FROM ROLLS.

Cornwall Creek Drain.

W. W. Watts, 1909, E. ½ Lot, Con. 5, \$6.87 on Roll as \$4.56	\$2 31	
Geo. Grainger, 1910, E. ½ W. ½ Lot 1, Con. 6	7 88	
John Bebensee, 1910, E. ½ Lot 6, Con. 6	4 25	
		<u>\$14 44</u>

Dixon Drain.

Jos. Pray, 1907, S. Pt. W. ½ Lot 2, Con. 4	2 58	
J. Welch, W. Pt. W. ½ Lot 1, Con. 4	2 74	
		<u>5 32</u>

Dryderman Drain, 1909.

Fred. Avery, Pt. E. Pt. Lot 1, Con. 1	4 00	
Jos. Dent, do	25	
H. Buchanan, do	3 75	
Ferguson Estate, do	4 00	
C. P. R., Pt. Lot C. P. R., Con. 1	4 00	
		<u>16 00</u>

Truickshanks Creek.

Jas. McKerracher, 1910, N. ½ Lot 3, Con. 4, 100 A.	4 97	
---	------	--

Wanacher Creek.

Non-Resident Land, Lot 14, Con. 11, 126 Acres	3 46	
---	------	--

\$44 19

TOWNSHIP OF ZONE.

Schedule VI.—December 31, 1910

STATEMENT OF AMOUNTS CHARGEABLE TO A. W. GREENE AS IMPROPERLY CHARGED OR NOT ACCOUNTED FOR IN THE BOOKS OF THE TOWNSHIP OF ZONE.

<i>Cooper Drain.</i>			
1908 charged twice for issuing debentures, \$2.50 and \$2.00.....			\$2 00
<i>Orders Issued to Park Bros., Chatham, endorsed by A. W. Greene.</i>			
Sept. 3, 1907, Steel Girders, Outhouse Culvert		\$18 00	
Sept. 17, 1907, Steel Beams, Dankey Bridge		21 00	
Sept. 17, 1907, Steel Beams, Cornwall Creek Bridge		19 10	
			58 10
July 2, 1908, 16 Steel Beams for Bridges	\$62 94		
July 4, less amount received by Park Bros.	54 45		
			8 49
Aug. 1, 1908, 8 Beams for Bridges			36 90
			103 49
<i>Township of Mosa.</i>			
Mosa Order Dec. 10, 1907, half costs of work in Townline Mosa of Zone, not accounted for in Zone Books, receipted for an order by A. W. Greene		10 50	10 50
<i>Township of Camden.</i>			
Camden Order of C. Pumfrey, Comr., Nov. 13, 1909, for sewer pipe for Wallace Drain, endorsed by A. W. Greene		27 00	
Camden Order of C. Pumfrey, Comr., Nov. 13, 1909, for sewer pipe for Mason Drain, endorsed by A. W. Greene		14 00	
			41 00
For the first item A. W. Greene presents a receipt, written in pencil, signed by Geo. H. Lidster, Treas., which Lidster disputes. See evidence in report.			
<i>Township of Euphemia.</i>			
Euphemia Order, James Brennan, Comr., Nov. 19, 1907, balance on bridge, Townline Zone and Euphemia, endorsed by A. W. Greene..		32 49	
Euphemia Order, M. Hanson, Comr., May 21, 1909, ½ cost Culvert, E. and Z. Townline, endorsed by A. W. Greene		22 64	
Euphemia Order, Richard Wehlann, Comr., Aug. 3, 1909, steel girders, Euphemia, ½ cost on bridge, Bull Drain, Townline E. and Z., endorsed by A. W. Greene		8 80	
Euphemia Order, Richard Wehlann, Nov. 29, 1909, Euphemia portion Archer Drain Bridge, Townline E. and Z., endorsed by A. W. Greene		71 12	
Euphemia Order, M. Hanson, Dec. 18, 1909, ½ cost ditching E. and Z. Townline in Con. 5, endorsed by A. W. Greene		11 64	
			146 69
			\$303 68

No interest has been added in the above statement.

To His Honour the Lieutenant-Governor in Council,

Parliament Buildings, Toronto, Ontario.

YOUR HONOUR:

TOWNSHIP OF BALFOUR.

The authority to me, bearing date of January 5th, 1911, received through the Provincial Municipal Auditor, J. W. Sharpe, Esq., was exercised in conducting an audit of the books, accounts, vouchers, and moneys of the above Municipality, the same being brought to a conclusion to December 31st, 1910.

1. The petition praying for a special audit set forth: Charges were laid against the Treasurer and Tax Collector of the Municipality before the Police Magistrate at Sudbury for shortages in their respective accounts, and the magistrate stated he could come to no decision unless there was an audit of the books by an expert auditor.

2. A portion of the Township of Balfour was withdrawn to form the Town of Chelmsford. All matters of adjustment between the two municipalities have as yet not been disposed of.

3. Complaints are being made by School Sections as to their not receiving the proper amount of Taxes collected for them by the Municipality.

In this report and accompanying statements it is sought to cover the charges and requests of the petitioners.

MINUTES.

The minutes are generally well recorded and confirmed in order. By a resolution passed in 1910 a number of the minutes were recorded in the French language. I can not find that the statutes permit of this, and, upon drawing the Reeve's attention to the matter, he had the resolution rescinded, and they are now recorded in the English language.

BY-LAWS.

A number of the By-laws are very obscurely and imperfectly worded. A little more attention in framing by-laws is desirable, care should be taken to make them express in the plainest possible language the intention of the municipality; also that the seal of the Corporation is always impressed upon them, and that the Reeve and Clerk's own signatures are signed to them. Several by-laws are not signed at all, several by some person other than the proper person, and several have not the corporate seal on them.

CASH BOOKS.

Up till October, 1910, a cash book was in use, with a number of columns on the credit side, something after the form of the regular municipal book, it answered its purpose, and the entries are legibly and fairly recorded, balances struck, etc. Since October, 1910, the regular municipal cash book has been in use. It is fairly well kept, but it requires to have the number of the order on which the payment is made entered in the column provided for that purpose, and should be balanced at the end of the year, and the balance of cash on hand brought forward.

LEDGER.

There is no ledger, bill book, debenture register or journal, in possession of the municipality, nor does there appear to ever have been any.

ASSESSMENT ROLLS.

These are not very well made out, a number of the details required by statute are lacking, and only in one case did I find the declaration made by the assessor on completion of his work. The practice of employing assessors who are unable to read or write is surely a very bad one, and I trust I may be permitted to point out to the Council the necessity of only appointing persons to this important position who are educationally qualified to write their rolls themselves. An assessor who can neither read nor write is surely in a peculiar position when he comes to swear to the accuracy of his work.

COLLECTOR'S ROLLS,

These are not well prepared. Some of the rolls are full of mistakes, erasures, corrections and additions. They are not paged. There is no recapitulation. The footings of one page are carried over to the next one, any errors of addition in the first page go on till the last page. I have not been able to find that any collector has ever officially returned his roll. I have not seen, either attached to the roll or separately, a declaration from the collector. There are in a few instances a return purporting to be the names of persons in arrears for payment of taxes, but they are of no value, not being sworn to, rarely even signed or dated, and it is quite impossible to make use of them.

1904 Roll. No. on Roll.	Assessment.	Rate.	Reads.	Should read.	U/c.	O/c.
	\$		\$ c.	\$ c.	\$ c.	\$ c.
8.....	360	1 $\frac{3}{4}$ cts.	6 10	6 30	20	.....
12.....	160	"	1 45	2 80	1 35	.....
13.....	220	"	1 75	3 85	2 10	.....
15.....	440	"	4 70	7 70	3 00	.....
26.....	540	"	9 05	9 45	40	.....
30.....	730	"	12 48	12 78	30	.....
34.....	420	"	7 15	7 35	20	.....
33.....	240	"	3 80	4 20	40	.....
45.....	1,640	"	28 30	28 70	40	.....
47.....	580	"	10 10	10 15	05	.....
48.....	590	"	10 19	10 33	14	.....
49.....	1,990	"	34 43	34 83	40	.....
51.....	930	"	15 98	16 27	29	.....
53.....	620	"	10 65	10 85	20	.....
55.....	555	"	9 67	9 71	04	.....
61.....	380	3 $\frac{3}{4}$ cts.	14 03	14 25	22	.....
70.....	470	1 $\frac{3}{4}$ cts.	8 03	8 23	20	.....
71.....	240	"	3 80	4 20	40	.....
72.....	470	"	8 03	8 23	20	.....
73.....	480	"	8 11	8 40	29	.....
82.....	260	"	4 46	4 55	09	.....
83.....	240	"	3 80	4 20	40	.....
84.....	270	"	4 53	4 73	20	.....
85.....	235	"	4 02	4 10	08	.....
93.....	675	"	12 82	11 82	.....	1 00

1904 Roll. No. on Roll.	Assessment.	Rate.	Reads.	Should read.	U/c.	O/c.
	\$		\$ c.	\$ c.	\$ c.	\$ c.
102.....	200	1 $\frac{3}{4}$ cts.	7 50	3 50	.....	4 00
102.....	1,946	1 ct.	25 46	19 46	.....	6 00
120.....	158	1 $\frac{3}{4}$ cts.	2 52	2 10	.....	42
127.....	15	"	37	26	.....	11
149.....	140	"	5 25	2 45	.....	2 80
206.....	3,075	"	49 02	53 81	4 79	.....
					16 34	14 33

135..... \$5.00 Assessed as P.S.S. No. 1, Extended in S.S.S. No. 1.
 152..... 2.00 " " " "
 181..... 1.75 " " " "

\$8.75 should have been credited to Public School No. 1.

1903 Roll. No. on Roll.	Assessment.	Rate.	Reads.	Should read.	U/c.	O/c.
	\$		\$ c.	\$ c.	\$ c.	\$ c.
7	295	1 $\frac{3}{4}$ cts.	5 41	5 16	.....	25
47	450	3 "	12 50	13 50	1 00	.....
52	1,150	1 $\frac{3}{4}$ cts.	19 88	20 12	24	.....
55	908	"	10 13	15 89	5 76	.....
101	175	"	2 81	2 76	.....	05
126	155	"	2 61	2 71	10	.....
171	165	"	2 84	2 89	05	.....
					7 15	30

1905 Roll.	Totals read.	Should read
	\$ c.	\$ c.
Township rate	1,234 72	1,241 60
Statute Labor	230 00	230 00
Arrears of taxes	1,035 76	1,030 37
P.S.S. No. 1.....	252 55	270 58
" " 2.....	375 37	374 88
S.S.S. No. 1.....	797 85	790 25
" " 2.....	265 83	274 63
Total.....	4,212 41	4,192 08
Subtracted in red ink.....	50 34	
	4,262 07	

There have been a number of corrections made in the body of this roll, and apparently not corrected in totals.

1908 Roll.

Nos. 2 and 3 on Roll have a correction of 3.19, this is added in the total, page reads 357.65, should read 354.46. On the fourth page of the roll, Public School No. 5 Column is under cast 6.00, reads 745.50, should read 751.50. On first page of the roll there is 75 cents over cast in township rate column, and on fourth page some column is under cast 3.00. By a resolution dated November 30, 1908, the Clerk was instructed to amend the roll, substituting $\frac{5}{8}$ cents for $3\frac{1}{2}$ cents School Section No. 3. As a result the roll has been gone over carelessly and with errors as above not corrected.

1909 *Roll.*

On page ending with No. 45 on roll, in Separate School Section No. 1 column, there is an error in addition 100.00 under cast, reads 207.77, should read 307.77.

No. on Roll.	Assessment.	Rate.	Reads.	Should read	U/c.	O/c.
	\$		\$ c.	\$ c.	\$ c.	\$ c.
64.....	415	2½ cts.	11 38	10 38	.....	1 00
54.....	225	3 cts.	3 38	6 75	3 37	.....
54.....	325	"	4 88	9 75	4 87	.....
106.....	435	1½ cts.	5 53	6 53	1 00	.....
					9 24	1 00

On page ending with No. 164 on roll there is an error in addition of township rate, column reads 1,757.68, should read 1,752.68. On same page Separate School No. 1 column reads 853.21, should read 847.21. On page ending with No. 64 on roll, arrears of taxes column is over cast 10.45. On page ending with No. 146 on roll, same column is over cast 9.62, and on page ending with No. 88 on roll, same column is under cast 2.00.

1910 *Roll.*

On page ending with No. 29 on roll, total reads.....	\$1,181 38
should read	1,209 06
On page ending with No. 106 on roll, Township column reads.....	1,790 20
should read	1,718 70
On page ending with No. 157 on roll, total reads.....	5,522 54
should read	5,542 54
On page ending with No. 37 on roll, Dowling total reads.....	6,147 71
should read	6,164 30
On page ending with No. 13 on roll, Creighton total reads	6,328 06
should read	6,486 82
On page ending with No. 132 on roll, total reads.....	4,593 01
should read	4,613 01
No. 5 on roll has \$10.00; \$14.40; \$26.68 and is extended.....	\$24 40
No. 7 on roll has \$24.00; \$34.56; and is extended.....	57 56
No. 110 on roll has \$5.00; \$2.00; \$9.77; \$3.02; and is extended.....	17 79

There are a number of errors of a few cents in calculation, and on page ending with No. 37 Dowling Roll, No. on roll 37, assessment \$1,500.00, rate 3 3-10 mills, reads \$5.45, should read \$4.95.

OFFICIALS' BONDS.

By-law 3, of Oct. 31, 1910, appointing J. B. Charlebois treasurer, reads, himself personal bond for \$1,000.00, H. Lalonde \$500.00, J. St. Onge \$500.00. I do not consider this is a good security. Mr. Charlebois and the other gentlemen are apparently worth all they guarantee, but in view of no banking being done, and the treasurer being a business man carrying on a large business, I con-

sider the Council should obtain a guarantee company bond of at least \$2,000.00 extra, allowing the other arrangements to stand as they are.

The collector, F. Dubois, is secured by the Imperial Guarantee and Accident Insurance Company of Toronto for \$1,000.00, as he is required to pay over his collection every week to the treasurer, and there is only now a comparatively small amount outstanding, this is ample security.

VOUCHERS.

No vouchers could be found for 1902 cash book. A few vouchers, not a quarter of them, were forthcoming for 1903 cash book.

A number of vouchers were missing for 1904 cash book. No vouchers could be found for 1905 and 1906 cash books. A number of vouchers were missing for 1907 cash book. No vouchers could be found for 1908 cash book. A number of vouchers were missing for 1909 and 1910 cash books.

It is extraordinary that such carelessness should be apparent in regard to the vouchers. I utilized the stubs of some books, but not nearly all of the old order book stubs could be found. No reason could be given, they simply could not be found, and as the treasurer in office before the present one has left the town, no information could be obtained from him. Mr. Groulx, who was clerk and treasurer for many years, affirms that he handed over everything to the absent man, and the present treasurer affirms he produced to me everything he obtained on assuming office. I suppose nothing more can be said.

I obtained statements from the Treasurer's Office, Toronto; the License Inspector, Sudbury; the License Inspector, Bruce Mines; the Treasurer of the Township of Rayside; the Traders Bank, Sudbury; Bank of Toronto, Sudbury; and a copy of the note given to A. Brillant. Copies of which are attached, and by them discovered many discrepancies in the cash book entries, and I take this opportunity to extend my thanks to the gentlemen who so kindly supplied me with the above statement.

SHORTAGES OF TAX COLLECTORS.

I have prepared statements showing the amounts marked on the rolls as paid, the amounts not charged on the succeeding roll, which were not marked paid on the preceding one, and an account for each collector as gathered from the cash book. It is appalling to look at the summary of taxes unaccounted for, and, as the bulk of the taxes remitted were for taxes claimed to have been paid, there is, if this is to be taken into account, an even greater sum to be charged against each collector. It rests now with the Council as to what is to be done, but some steps should certainly be taken to have the delinquents brought to task. The statements, I feel sure, are sufficiently plain and explicit to enable both collector and council to go carefully into the matter. In making settlements with the delinquent tax collectors there will have to be taken into account \$105.50 apparently still due to L. Frappier, and \$17.72 apparently still due to H. Jourdain, as per statement.

SHORTAGE OF TREASURERS.

I have prepared abstracts of the cash books for each year from 1902 to 1910, and have also prepared an account for each treasurer for each year, and the copies of statements obtained from outside sources will enable the delinquents and council to go carefully into this subject, which should certainly be cleared up without delay.

SCHOOL PAYMENTS.

I have prepared statements showing what taxes were marked in the rolls as collected, what it costs to collect, as the council claimed they were entitled to collection charges, and what has been paid over according to the cash books for each year, and a summary embodying the whole. The summary shows that, apparently, there is still a considerable amount due to the schools. There is a receipt in existence, copy attached, of a payment made to Bi-Lingual School Section No. 5 of \$120.00 not entered in the cash book, when this is proved correct there will be a reduction of the amount owing to that school.

SETTLEMENT BETWEEN TOWNSHIP AND TOWN.

I have prepared a statement of what I consider should be the basis for a settlement, copy of cash book for 1910 showing in detail receipts and payments and statement showing what should be included in the settlement, that had not been paid apparently.

This I consider answers the prayers of the petitioners, as far as it is possible to do so with the very irregular material I have to work with.

BALANCE SHEET.

Until some definite arrangement has been arrived at, as to the settlement with the town, tax collectors, treasurers, etc., it is not worth while attempting to prepare a balance sheet.

SUGGESTIONS.

As a result of the audit, etc., I beg to make the following recommendations:

1. Ledger, journal, debenture register, and bills payable books be procured and put in use at once.

2. The land register in possession of the treasurer, now blank, should be written up, showing the arrears of taxes on December 31 of each year, and when the collector finally returns his roll, such further taxes as appear to remain unpaid should be entered therein, at which time the return required to be made to the sheriff should be made and the procedure outlined by the statute followed in every respect.

3. The township solicitor should be consulted on all matters the officials are not perfectly conversant with; much money will be saved to the township by doing so.

4. I understand the Bank of Commerce has a branch at Larchwood. As it is only a short distance away and the fare by rail is trifling, I would urge the council to open an account with that bank, deposit all moneys received and make all payments by cheque. A number of small cheques, I am sure, could be easily cashed in Chelmsford, and for larger amounts it would pay the council to allow 35 cents railroad fare to the person receiving the cheque for the better security given by the payment by cheque.

I have spoken to the treasurer about this and he agrees with me that it is worth a trial.

5. The assessor should be instructed to assess dogs, and the council should appoint some person to collect dog tax. There has never been any dog tax collected that I can find, and many dogs are in existence as I can personally testify to.

6. That the assessor is required to fill in all the columns of the assessment roll according to statute, to file a properly prepared sworn statement at the completion of his work, and at least be able to read and write.

7. That the treasurer be required to keep on file the following returns:—

(a) Collector's account for taxes remaining due on the roll.

(b) List of lands liable to be sold.

(c) List of occupied lands.

(d) Return of taxes on occupied lands.

8. That the provisions of the Assessment Act, in reference to the sale of lands for the arrears of taxes, be observed.

9. That the collector shall make his returns of uncollected taxes to the treasurer in the form required by law, delivering a duplicate to the clerk.

10. That the treasurer carefully file and retain all vouchers relating to the receipt or disbursement of public money.

11. That the details of the annual estimates as finally passed upon by the council be incorporated in and become part of the by-law striking the rate.

12. That the rate be always struck by by-law, never by resolution.

13. That all arrangements for borrowing money be passed by by-law, not by resolution.

14. That the clerk, in preparing the collector's roll, observe the following:—

Each page be added separately, that all the pages be recapitulated at the end. That he place on resident roll only residents, and make a non-resident roll, at back of regular roll, for non-residents; that he number the items on his roll to correspond with number on assessor's roll. That each page on his roll stop with some name, as on assessor's roll.

That he carefully read sections 282 to 286 and 306 of the Municipal Act, also sections 94 to 97, chapter 23, Statutes 1904, and closely adhere to the information he finds therein.

15. That the treasurer make a journal entry when he receives a copy of face of roll from the clerk, debiting the tax collector and crediting each school, each debenture issue statute labor, and a general fund for the township rate. As each sum is received from the collector and entered in cash book credit be given the collector. The act clearly shows how this is to be done, and should be carefully read and followed. That he read Sections 228, 290 to 294 and 20, Chap. 228, R.S.O., of 1897. Section 8, Chap. 21, 1909 Statutes, and Section 20, Chap. 22, of 1909 Statutes.

16. That the treasurer receive no money he does not give an official receipt for, the number of receipt entered in cash book, and care be taken that all numbers of orders, cheques, etc., for payments be entered in cash book, and read Section 290, Chap. 19, of 1903 Statutes, Section 429, Chap. 19, of 1903 Statutes, and Section 57, Chap. 31, of 1906 Statutes.

I shall be in Chelmsford shortly and will be glad to advise or instruct with the Council or Officials on any subject or point in this report they may desire.

Respectfully submitted,

W. J. Ross,

Chartered Accountant.

Barrie, Ontario,

February 20th, 1911.

TORONTO, 4th April, 1911.

To The Lieutenant-Governor of Ontario in Council,
Parliament Buildings, Toronto.

YOUR HONOUR:

An Order in Council dated 28th day of January, 1911, confirmed my appointment by the Provincial Municipal Auditor to make an enquiry into the financial affairs of the Town of Chesley, in the County of Bruce.

Occasion for the audit was presented in a petition signed by sixty-four rate-payers, the substance of their allegations being as follows:

1. That since incorporation the local municipal auditors of each year have limited their duties to the checking of the receipts and expenditures by the treasurer.

2. That no proper examination has been made of the securities of the Corporation.

3. That no report has been made as to the carrying out of agreements with concerns to whom bonuses were granted by the town.

4. That taxes have been remitted without authority.

5. That the financial position of the town needs to be disclosed.

Period to be covered dated from April 1905.

Complaints verbally and in writing upon other points of more or less importance were also received.

Demand for an enquiry was thoroughly justified by the condition in which the records were found.

Generally speaking, the auditors neglected to perform all of the duties required of them; the securities were not found sufficient; no reports were in evidence as to bonused factories; tax remissions were allowed collector without sanction; state of the finances of the town has not been clearly exhibited.

All matters brought to notice were dealt with as fully as the books and documents would allow, and the officials were continually requisitioned for information where records were incomplete or missing.

Loss of important books and papers, and the confusion of the rest very seriously hampered the enquiry, while the errors in the rolls, the registers and the cash books, consumed a great deal of time in order to arrive at their true meanings.

Report following deals with the matters numbered as hereunder, and is supported by schedules and forms lettered in connection therewith.

1. Assessor and Collector.		19. Band.	
2. Clerk and Treasurer.		20. Cemetery.	Schedule I.
3. Bonds.		21. Schools.	Schedule H.
4. Assessors' Rolls.	Schedule K.	22. Water.	Schedule E.
5. Collectors' Rolls.	Schedule A.	23. Fines.	
6. Taxes.	Schedule K.	24. Scales.	
7. Rates.	Schedule A.	25. Light.	
8. Collections.	Schedule K.	26. Hotels.	
9. Estimates.	Schedule K.	27. Solicitor.	
10. Statements.	Schedule J.	28. By-laws.	Schedule G.
11. Debentures.	Schedule C.	29. Minutes.	
12. Sinking Fund.	Schedule B.	30. Library.	
13. Local Improvements.	Schedule F.	31. Park.	
14. Auditors.		32. Town Hall.	
15. Grants.		33. Exemptions.	Schedule D.
16. Insurance.		34. Bedstead Co.	Schedule L.
17. Licenses.	Schedule K.	35. Books and Papers.	
18. Fire.		36. Officers. Forms.	Schedule K.

CHESLEY AUDIT, 1911.

1. ASSESSOR AND COLLECTOR.

R. J. Follis has filled these offices for over ten years. He has acted besides as Chief of Police, Fire Chief, Waterworks Superintendent, Town Engineer, Supervisor, and Sanitary Inspector, and has also prepared some of the Collector's Rolls for the clerk, for all of which offices he received an annual stipend of \$700.00. That he has performed his multifarious duties in a manner highly satisfactory to the citizens is evidenced by the complimentary reference several times appearing in Council proceedings. His work bears testimony to his ability and fidelity to the interests of the town. Any failings observable in his records have ensued from lack of appreciating the need of following the requirements of the Act, and of informing himself fully upon the meaning of the by-laws governing his duties as assessor and collector. It would be hard to replace an official so well posted upon town values and works, so that his reported acceptance of a position in the west is to be regretted. His assistance in serving the ends of the audit was considerable, and the value of his time thereon might accordingly be recognized by Council. He has readily concurred in suggestions for the better keeping of the assessment roll, maps, fire minutes, and cash and water register, and the use of improved forms of assessment notices, tax demands, and water charge notes.

2. CLERK AND TREASURER.

Mr. William McDonald has been clerk since 1907, and treasurer since 1902, and has also been School Secretary and Treasurer for many years. As the proprietor of the Chesley Enterprise he wields considerable influence in the district. His integrity and ability are beyond question and his services to Council would accordingly have been all a body could have desired, had his time and attention been sufficiently given to the duties required of him in his dual capacity. Incompleteness and inaccuracy of his records may therefore be attributable to his inability to give the requisite time for proper attention to his work. The pay of \$300.00 per annum granted for the two positions is, of course, quite inadequate to secure the services of any competent gentleman, willing to give most of his time to the fulfillment of the duties of clerk and treasurer. No extenuation can, however, be urged for failure to live up to the mandates of the Acts. Books and papers must not only be carefully preserved, but the method of preparation, entry and filing should be so thorough that a reasonable enquiry by any officer or citizen may be quickly and fully satisfied. Distrust engendered in the minds of the citizens has been in part occasioned by the lack of clearness in the records.

These remarks apply with equal force to his predecessors, Mr. R. J. Lillico and Mr. McNeel, who as men of character and capacity might easily have filled with credit to the town their official positions, had the remuneration been a compensating inducement.

3. BONDS.

R. J. Follis states that his own bond of \$500.00 was given previous to 1904. None given since. Bond handed to Mr. McNeel, clerk. No trace of this can be found. Collector will provide new one, and Council will pass on same.

Treasurer's Bond No. 702002, London Guarantee & Accident Company, for \$2,000.00, dated 1 June, 1907, for one year, with renewal receipts Nos. 69364 and

77497 for one year each, bringing the date of expiry to 1 June, 1911; was examined and found in order.

No renewal receipts 1909-1910.

Premium 1907 paid by Corporation, C.B. 137.

1908 paid by Corporation, C.B. 10.

1909 paid by Corporation.

1910 paid by Treasurer.

4. ASSESSOR'S ROLLS. (Schedule K.)

From 1904 to 1910 these were gone over, but the roll for 1905 could not be found, nor was any information obtainable as to where it was last seen.

Preparation of the rolls appears to have been conscientiously done, but the arrangement of information was so poor as to make the tracing of certain assessments almost impossible.

Registered plans are necessary for the guidance of the Assessor and are obtainable from the Registrar's office.

Entries on Assessment Rolls should follow such plans with their sub-divisions, and separate valuations of these or minor divisions must be made.

Registry Clerk can, if asked, furnish the Assessor with a list of deeds made in the preceding one, so that the proper owners may be known.

Order of entries in the roll should be according to streets, with a space after each. This will make reference easier, be an assurance that all properties and persons on each street have been recognized, and protect the preparation of the Collector's Roll when local rates apply to certain streets.

Assessments on real estate must be considered in relation thereto, and not merely as of persons. The Krug properties were treated under one rating for properties on both sides of the Saugeen River.

Lands are to be valued apart from improvements, and a column is provided for each. The site value is determined by its advantages of location.

Town properties may be entered on the roll and valued if only as a municipal record of their existence. The Municipality, however, is entitled to have its interest in real property made known as a source of credit.

Exempt properties need lucid treatment in the roll. Col. 17 carries the value that is exempt from all but *school rates*. Col. 18 contains values exempt from all but *local rates* and those fully exempt.

Business Assessments even when exempt are to be shown separated from real property.

By-laws for exemptions were not always clear to the assessor. Factories were in some cases exempt as to buildings only, and in others the assessment was fixed. The entries were obscure upon these important points.

Columns may be increased and rolls specially made to suit the municipality.

Sketch of the form most suitable is given herewith for the Council to adopt, in order to make clearer and lighter the work of the assessor.

Preservation of all the rolls is of course necessary; each page should be numbered and the year written on the heading; the summary must be complete, absolutely clear, and sworn to as of date of return; erasures are not permissible; alterations must be so shown, and the Clerk must initial any made by the Court of Revision, certifying afterwards as to the amendment of the Roll.

Appeals to the County Judge have not occurred within the memory of the officials, so the work of the Revision Court seems to have been conclusive.

Affidavits of Assessor in statutory form for each year were not regularly found within the covers of the Rolls, nor were the dates of return or revision noted, as should have been clearly done.

Court of Revision minutes in more amplified form are desirable. Procedure for presentation of appeals is laid down in the Act, and must be followed. Cursory treatment of revisions may not have occurred, but the minutes neglect to record the formalities observed.

5. COLLECTORS' ROLLS. (SCHEDULE A.)

From 1904 to 1910 these were gone over, those for 1902 and 1903 being missing and no clue obtainable as to their existence.

Condition of these Rolls was deplorable, and occasioned a great deal of unnecessary work in getting at the results.

Preparation appears to have been undertaken by the Collector and the Clerk together, although the latter official must assume entire responsibility for the lax manner in which his work has been done.

Summaries for the various years attached hereto exhibit the substance of the annual levies and the same form should be followed hereafter. These, when made, were found generally incorrect or incomplete and had to be entirely re-made in an effort to get at the total taxes.

Collector's settlements of such levies are also given for the same periods. This form is a desirable one to use when the Collector's return is sworn to. None of his returns to the Treasurer were correct and fresh ones for each year had to be made up.

Certificate of Clerk must be attached to the summary of the Roll before the Collector gets it. This has been apparently neglected without exception.

Collector must swear to the return he makes to the Treasurer. Evidence of this oath is in most years absent.

Dates of completion of Roll and of its return should be inserted therein. This very important matter has been somewhat neglected.

Columns must be used for their proper purposes. Utter confusion characterizes the appearance of nearly every Roll; columns being misused.

Footings must be inked in and each page proved before the summary is made. Pencil footings and inaccurate ones were only too common.

Dates of payments of taxes must be placed by the Collector against each amount. Failure to do this has made verification of allowances for discount or additions of percentage out of the question.

Local improvement levies will be entered from the register of these, and the totals of both this and the Roll must agree. In no year have the local rates corresponded to the requirements of the register.

Remissions by council will always appear in the minutes and be allowed in the Collector's return. Giving cheques to the Collector to be endorsed over to Treasurer to cover rebates is to be condemned. Those not properly dealt with are listed herewith.

Erasures are not permissible and alterations will be clearly shown, but none may be made after the Collector gets the Roll. These faults have been all too frequent.

Arrears have in several years been disposed of altogether by a cheque to Collector passed through on both sides of the Cash Book. These must be entered in Register of Arrears and held there until entirely collected or remitted. An analysis

of all arrears from those handed over by County to date had to be made, and gone over with the Collector to discover how they were dealt with. A list of them at the present time is attached to this report and the Register of Arrears made to conform thereto.

Statement of Balances due by Collector from his corrected settlements with Treasurer from 1905 to date is subjoined to report. The final sum of \$137.01 is due by him.

New form of Roll has been designed as better adapted for presenting the information called for by the Government, and auditors' statements, also allowing more rapid and accurate calculations, with the additional advantage of an automatic proof of page totals with those of assessor's roll, and the easy compilation of the Collector's Summary in the form suggested.

6. TAXES. (SCHEDULE K.)

By-law 408 amends 377 and was passed 9 April, 1906.

Requires all Taxes except local improvements to be paid one-half by 30 June and one-half by 14 December, and subjects every overdue instalment to 5 per cent. supercharge.

Mention of payment date for local improvements is avoided, and these are accordingly payable 14 December.

Latter date might be moved back to 30 November to give more time for the Treasurer's statement to be got out.

Discounts for prepayments seem to be but little inducement, are upsetting to the estimates, and lead to some confusion in booking. They were not given since 1905.

Surcharge of 5 per cent. on instalments not paid when due appears to be efficacious in securing promptness.

Business and Income taxes ought to be payable in full with first instalment, owing to the possible uncertainty in the movements of those so assessed.

Local Improvement Rates might also be collected with first instalments, to provide for sinking fund and interest payable at various dates from 13 July in each year.

7. RATES.

For striking the Rate, estimates and the revised assessment roll furnish the data; the sums in each applicable to the several purposes may be cited in the By-law somewhat as follows:

"Whereas the total assessment of the Town of Chesley for the year 1911 liable for town rates, county rate and debenture rates, is the sum of \$, and the total assessment of said Town liable for School rates and School Debenture Rates is the sum of \$."

"Therefore the Municipal Council of Chesley hereby enacts:

"1. That general rates leviable for the current year shall be in accordance with the purposes and assessments above mentioned, and with the table given below:

Sum Required.	Purposes.	Origin.	Mills.
\$	Public school.....	Requisition	"
\$	High school.....	Requisition	"
\$	School debentures.....	By-law numbers	"

Total school rates.

\$	County rate.....	Requisition	Mills.
\$	General town	Estimates	''
\$	Local improvement debenture..	Schedule	''
\$	Waterworks	By-law numbers	''
\$	Park debentures	By-law numbers	''
\$	Bedstead debentures	By-law numbers	''

Total of estimates

Total general rate.

“2. That the margined sum required to be raised in 1911 for the payment by owners of properties specially benefited, of their portion of principal and interest required for debentures for local improvements, be levied in accordance with tables of the various By-laws relating thereto, shown in the Register of Local Improvement Levies.”

Solicitor can frame the By-law in such fulness of legal form as will perfect it as a standard for uniform annual uses.

Calculations in Collectors' Rolls will proceed from the rates given in the By-law, the figures of the assessors' rolls, and the items of the Register, with a clearness that has been hitherto entirely lacking.

Tax Demands should contain the table shown in the By-law for full information to ratepayers as to the destination of their monies, and a form for such tax notice has been drafted for the use of your Collector.

8. COLLECTIONS.

Rush of Payments upon the last date for same causes great difficulty to the Collector in making entries on the Roll and in balancing his cash.

By-law may be passed by Council requiring all payments for taxes to be made into Chartered Bank to the credit of a tax account, and payments for water can also be similarly ordered.

Overdue Instalments being paid to Collector direct would mean that every such sum should be subject to the 5 per cent. surcharge on taxes or cut off for water.

Bank Teller can put the paid stamp upon the water or tax bill presented and enter the amount upon the duplicate collection report, form of which has been accepted by the manager. The totals of the amounts thereon will be credited in the Bank books to Water and Tax accounts respectively. The duplicate report is to be retained by the Bank and the original handed to Treasurer for entry in his Cash Book, and afterwards given Collector in order that the dates of payments may be marked up in the Collector's Roll and Water Register.

Collector's Receipts for Water or Tax arrearages can be entered by him in a Collector's Receipt Register designed for his use as per form submitted, and the totals of which he will have initialled for, when handed to the Treasurer for entry in Cash Book, and for immediate deposit in the Bank to the credit of Water or Tax Accounts.

9. ESTIMATES. (SCHEDULE K.)

The Act requires these to be laid before Council by the Clerk before striking the rate, and this matter has not so far had proper attention.

Appropriation form is given herewith to be utilized for showing the disposition of all expenditure contemplated for the year.

Prior to each Council meeting one of these forms will be filled out by the Clerk so as to exhibit how much of each appropriation has been used to that date, and the balances remaining for expenditure under the several heads.

Finance Committee will then be able to present to Council in an intelligible manner the condition of each fund and at regular times.

Actual Payments for the year as shown in the auditors' statements can be thereafter compared with the original estimates.

Municipal Incomes, as at present derived, have no scientific basis and cannot accordingly be measured by earnings.

Within Arbitrary Limits the Act empowers expenditure and equivalent collection of taxes.

Individual Expenses are usually adjusted to personal incomes, but when the individuals become a body this situation seems curiously reversed.

10. STATEMENTS. (SCHEDULE J.)

Balance Sheet of current assets and liabilities of the Town at 31 December, 1910, is furnished herewith, and exhibits a deficiency of over \$5,000.00, mainly attributable to the large sum apparently due to the Schools as explained herein, and which should render unnecessary for their purposes any levy for this year.

Levies carried over from last year on local improvement account are trust funds for payment of interest on such debentures on 1 January and 5 May and for sinking fund deposits upon those dates, and each year this situation must be so met.

Tax Arrears are too large a proportion of the general levy and should be collected more promptly so as to preserve to each year its own income. Lists are given herewith, and the Register has been re-written for the Treasurer.

Local Improvement loan is a greater sum than the debentures realized, and the general rate is suffering thereby. These loans ought to be banked to the credit of an account for each work undertaken, and payments relating thereto drawn from such respective accounts. The utmost care is to be given for the future in financing local improvements.

Land Taxes must be sharply looked after as one amount of nearly \$90.00 was missed for two years. Lists of these are furnished, and the Register has been written up therefrom for the Treasurer to start from.

Water Arrears are also listed and this Register put into shape in accordance therewith.

Accounts Payable were arrived at with difficulty and uncertainty, as invoices were not in order, nor was any ledger kept. Attention hereto is important. Some accounts have in the past been twice paid.

Ledger has been opened upon the two balance sheets and the Treasurer will keep it posted up.

Journal is also provided with sample entries, which with others will be needed at various times.

Investment Balance Sheet at 31 December, 1910, will show at expenditure values the assets of a more or less permanent character against most of which there are liabilities to debenture holders. The residual values in each case represent principal sums paid out of the taxes to date, and are accordingly the amounts invested by ratepayers in such assets. It is obviously impossible to make any reliable appraisal of public works or improvements, therefore their values will be retained at cost, unless any are entirely replaced, in which instances both the asset and the corresponding investment will concurrently disappear.

Debentures have been tabulated with this report, and a register for these written up for permanent reference.

Cash Statement for 1910 is given in form that may be hereafter adopted as exhibiting receipts and payments classified to show clearly how far the income from each source is used for expenditure in the direction intended.

Taxes collected will be applied in the order of the importance of the payments required: Sinking Fund, Debentures, and Schools having first claims, the balance being usable for Town purposes, and if insufficient, to be supplemented by loans, always repayable, however, within the year.

Future Councils should not be saddled with liabilities of their predecessors, whose business it is to make their year's income sufficient for its debts.

Form of Statement will suit the estimates to be laid before Council on the same lines early in each year.

Cash entries had to be straightened out for 1909 and 1910 as numerous trifling and troublesome errors occurred, Schedules of which are given. A final adjustment shows that the Treasurer is entitled to \$17.09, overbanked.

11. DEBENTURES (SCHEDULE C.)

Schedule of these hereto appended shows all debentures issued by the municipality at large, the purpose to which devoted, the interest thereon paid to 1910, the principal invested by the ratepayers in partial redemption and the remaining liability for principal unpaid at the close of last year, the debt for which amounts to \$94,354.40, exclusive of the proposed issue of \$16,500.00 under sanction of the special Act petitioned for in aid of the disposal of the Garner guarantee, and including the Park debentures issuable from 1 May, 1911.

Synopsis of the sales of the various debentures disposed of since 1902 is also appended showing the net proceeds, accrued interest, discount or premium, with names and dates of purchasers.

The excellent premium upon the waterworks issue resulted in large part from County indorsement and that on the last issue for local improvements from the higher interest rate.

Earlier local improvement issues at 4 per cent. suffered a discount obviously not calculated in the estimates for the work and this feature must be foreseen hereafter.

Interest Coupons for local improvement debentures are shown on an attached summary of dates, amounts paid, and coupon numbers. It will be seen how many of these were missing and that certain interest items on debentures held by the Town were not deposited in the Sinking Fund in 1909. Every coupon must be religiously preserved in proof of interest payments, and a book has been ruled up in which they can be pasted as clipped or redeemed.

Proceeds of each issue of General Debentures ought to be deposited in a separate bank account and payments therefrom made only for the purposes of the sanctioning by-law. It is not legal to confound special with general monies, and the utmost care is required in their separation.

Reports are due to Council in detail by the Finance Committee upon all efforts towards or successes in the disposal of debentures and the deposits of the sums, and proper evidence should be submitted thereon.

12. SINKING FUND. (SCHEDULE B.)

Devised for the protection of debenture purchasers, it is nevertheless a constant menace to their security.

Unwisdom in the making of investments by any Council, however careful, has in other places resulted in disaster, and responsibility for safety of such funds is accordingly great.

Miscalculations are so easily made that the rectification of the investment must take place yearly, and hence work and uncertainty arise.

Interest collection and re-investment require promptness and constant verification, and fluctuations in rates may occur at any time.

Bank Interest of $3\frac{1}{2}$ per cent. is too low for the improvement of the fundable levies named in the By-law.

Mortgage Interest is higher than the Act considers advisable to ensure principal at maturity, and the corporation is not in business to make gains even to average up with bank interest under the statutory standard.

Western Land Mortgage of \$3,600.00 was made through the Trusts & Guarantee Company in November, 1910, and backed by the Calgary Trust Co.; thus the safety of the investment seems assured, although no assessment values appear to have been submitted. Later ones must be equally well guarded, and solicitor will of course make his report thereon to Council.

Auditors who made the recommendation for such investment of the sinking fund monies then in the Bank at only $3\frac{1}{2}$ per cent. wisely foresaw the future deficit, but their corrective for it ought to have been a suggestion for premature redemption of the present outstanding local improvement debentures and the substitution of a series of annuity ones, providing for equal annual payments of principal and interest over the unexpired terms, or else that all fundable levies should be deposited as made with the Provincial Treasurer at a compound interest of 4 per cent. The sustentation of the Fund would thus be assured to its full standard for the protection of debenture purchasers, and Council saved the responsibilities of investment and interest collection.

Calculations were made relating to each of the nine special debentures, treating the first levy of principal as depositable at four per cent. on the first interest date, and improving each such annual sum for twenty years. The results were accepted by the Treasurer as exhibiting at the present date a required investment of \$11,061.50, as compared with the present standing of the sinking fund investments as exhibited in statement attached, and showing an amount short invested therein at this date of \$1,130.80., which sum has now been paid in to the Savings Account.

Fundable Levies have been tabled as on form with this report, for the future guidance of the Treasurer, and showing the separate sums which he is required to deposit without fail upon the dates shown in the table. Neither in date nor amount may he deviate from the ruling shown therein, and should exhibit to Council the Passbook containing future deposits so made.

Local Improvement Debentures Nos. 335, 356, 400, 426, 448 were bought by the town, and, with unredeemed coupons attached, are in the possession of the Manager of the Bank of Hamilton as assets of the Sinking Fund and liabilities of the town thereto. The face amounts were charged in the cash book as receipts for similar sums withdrawn from the savings account of the sinking fund in 1905, 1907 and 1908.

Dates of issue and of interest, and amounts of principal and interest were not in harmony with those in the original by-laws, occasioning much examination and calculation to discover the facts of the issue.

Withdrawals of sinking funds for the Town purchase of debentures are as much from sales of these as if bought by outsiders, and must appear in debenture column of cash book. Converse payments out of same fund for interest on these are at once an expense for debenture interest and an income from interest receivable upon a sinking fund investment, and must appear in interest columns on either side.

Brokers give preference to sinking fund debentures over instalment bonds because of the permanence of investment from the investors' standpoint. The former bonds, therefore, sell to better advantage. The attractive gain to the town is, however, neutralized by losses of expense and interest, while endeavoring to secure proper investments of the sinking fund monies.

13. LOCAL IMPROVEMENTS.

Levies commenced in 1901 and to the number of 83 all were consolidated at various dates into the nine debentures shown in debenture table herewith.

Table of Levies has been prepared and attached to this report for the purpose of proving the correctness of each future Collector's Roll in respect to the amounts which have to be levied yearly for each separate improvement, and with the proper arrangement of that roll this should be an easy matter. Owing to the state of past rolls it has been found impossible within a reasonable time to discover whether levies for particular improvements have been correctly made. It can only be stated that the levies that have been made are not all exact. It must in future be made provable beyond doubt that each local ratepayer is paying only the levy demanded of him under the by-law and that no one is escaping his share.

Register of Levies can be properly kept hereafter and show those liable for each improvement with the annual sums that have been paid and are yet to be paid thereon by the several property owners.

Engineer's Reports having been presumably accepted by Council and embodied in the By-law for the improvement, dispose of any complaint now made as to inequality of assessment thereunder.

By-law No. 335 was partially missing and No. 356 entirely lost, so that recalculations had to be made of their terms.

This Register was written up by the auditors at the Council request of 11th January, 1909, for a special fee of \$50.00, but its condition was found in such disagreement with the By-laws that it has had to be gone through, corrected, and completed in detail with table of levies alluded to.

By-law sums for levy were in so many cases inaccurate that but little dependence can be placed upon the remainder; but, as shown, the levies must be made with strictness; future improvements of a local character will require more careful preparation of by-laws, in the recital of the facts of the estimate, when made, and by whom, and the parties to whom it applies, with statement of how the full cost is to be made up from the several owners and the town. The heavy work of drafting these properly cannot be safely avoided by the use of printed forms, which are barren of useful details.

Expenditure upon the 83 individual works undertaken might easily have been known had the treasurers marked the cash book or vouchers with the number of the distinctive by-law. Wanting such notation it would occupy much time and

more guesswork to be able to show the state of the account for each one of the walks, sewers, or ways. The engineer's estimates cannot, therefore, be verified, nor the local owners assured of having had the proper treatment in return for their levies; construction accounts must in future be opened for each local work, and all related payments charged thereto; then each account may receive credit for its proportion of the proceeds of its own consolidated debenture; the final expenditure upon the work will thus disclose as to each one the over or under estimation of cost, and the by-law amendment needed to rectify its levies. The proper care of engineers' reports is of importance, also that their acceptance by Council be recorded fully.

Expenditure upon local improvements, even as a whole, could not be correctly arrived at owing to the mixing of payments for road and bridge maintenance with those for permanent works with no distinguishing mark to show to which the separate sums should really apply.

Summary attached of yearly tables of apparent localized payments contrasts them with the proceeds received from the sale of local improvement debentures in each year since 1909. The result will show a greater sum expended than has been received from that year to this one, and the general fund drawn on unfairly. This, while gratifying to large owners, can hardly be considered satisfactory to the smaller ones. The large amount of time that would be necessary to unravel the tangle of payments would not be justified by the resulting individual benefits from readjustments.

Proceeds of each of the nine consolidated local improvement debentures ought to have been deposited in separate bank accounts and cheques drawn thereon only for purposes coverable by the several by-law sums so consolidated, and future accounting must follow this course.

Engineer's Award Register was found in an incomplete and mutilated condition. The best use possible was made of its contents, but results are of course unsatisfactory.

14. AUDITORS.

Cash statements as to items are fairly correct, but the abstracts contain inaccuracies.

Sprinkling, as a considerable expense, might have been shown separately.

Payments to schools seem to be invariably on account, without an attempt to pay over residual levies.

Debenture principal and interest are sufficiently distinct to be shown separated.

Interest on local improvements loans is not a Town expense, and must be covered in the special levies.

Waterworks installation as capital expenditure out of debenture monies includes payments not essential to construction.

Refund to collector for tax monies paid over without being first received by him is not a payment and must be deducted from tax receipts.

There are no schedules of debentures, levies or sinking fund, nor of accounts receivable or payable.

The state of the school account is absent, as also the condition of waterworks and levies accounts.

Any report on the rolls of Assessors and Collectors is not made, nor was there seemingly any attempt to prove their correctness, or Collector's settlements.

Ledger and journal are books, the keeping of which ought to have been recommended.

Receipt stubs and vouchers are of little value unless print-numbered consecutively. A carbon duplicate is preferable, signed by both recipient and treasurer or collector.

Exemptions granted under the by-laws for consideration of employing a minimum number of hands was not reported on.

Register of arrears, water, licenses, cemetery, debentures, local improvement levies were all either incompletely or incorrectly kept and no mention made.

Auditors apparently confined their attentions to the town, school, and cemetery cash books.

This report will serve to indicate in what directions their enquiries should have been made.

15. GRANTS.

Government School Grants to Public School, the cheques being made payable to Town treasurer, were entered in proper form in the Municipal Cash Book for the years 1905 and 1906. Those for 1907, 1908, 1909 and 1910 were endorsed over to the Public School Board Direct, no entry being made in the books of the Town.

Grants to the High School were made payable to the Treasurer of the High School Board.

Government, County, License and sundry other grants and remittances were checked into the Cash Book, but deviated as to dates of receipt, to an irregular extent which must not be repeated.

Grant of \$100.00 was made 14 May, 1906, for the indefinite use of the Rink by public meetings, and the copy of an unsigned agreement was seen regarding this. In the form in which made, the grant hardly conforms to the Act. A definite rental for each occasion of use would be more within the jurisdiction of Council.

16. INSURANCE.

School Buildings and contents carry \$17,500.00, as hereunder:

No. 800,722 in Rimouski	\$3,500 00	to 12 September, 1912.	Premium \$29 75
No. 306,714 in Waterloo	3,000 00	to 6 September, 1912.	Premium 25 50
No. 83,040 in Canadian	2,500 00	to 2 September, 1913.	Premium 18 75
No. 14,419 in Caledonian.....	2,500 00	to 2 September, 1913.	Premium 18 75
No. 138,334 in Economical	3,000 00	to 6 September, 1912.	Premium 25 50
No. 184,281 in Perth	3,000 00	to 6 September, 1912.	Premium 25 50
	<u>17,500.00.</u>		

Renewal Receipts should be attached to policies and all gone over and reported upon annually by Auditors.

Fire Engine and Hose carry no insurance, although of considerable value.

Garner Factory is at present uninsured, and solicitor advises that this matter be not any longer neglected.

Water Works is not insured, and the superintendent considers \$15,000.00 thereon necessary.

17. LICENSES. (SCHEDULE K.).

Transient Traders', Hawkers', Peddlers' Licenses issued in some cases only.

License No. 6—Louis Lubin. 24 Dec., 1909. \$1.00 not in C. B.

A new Form of license is submitted to serve all purposes, and account for each issue, to be also entered in a register of licenses, as per sketch herewith, to be kept by the Clerk, as evidence for the Auditors, and for historical reference.

18. FIRE.

Engine, original cost \$5,200.00, now valued at \$1,500.00, with 1,200 feet of serviceable hose for hydrant use, approximately worth \$1,000.00.

Sale of Engine will be deferred until Waterworks system is sufficiently extended.

Hydrants for fire use may be charged at \$30.00 per year each, for 28 of 6 in., and 18 of 4 in., making a credit to Waterworks from this source of about \$1,200.00 per annum, to cover maintenance of that portion of system constructed for fire use, and the occasional demands upon the station for emergencies.

Fire Minute Book for 1910 was gone over, and for 1911 to date. Minutes were found unsigned in some cases, and written and signed in pencil in others.

Council grants \$200.00 per year, payable semi-annually.

Cheques by Council to fire chief Follis were deposited by him in his private bank account and paid out to members of fire department by cheque.

A separate Bank account must be kept for all receipts and cheques drawn thereon, and a cashbook should also be used in connection therewith to be duly certified by Town auditors each year.

Attendances and occurrences will be fully recorded in Minutes in a suitable manner, and these are important enough to be signed in all cases in the proper form.

19. BAND.

Cash book was examined from 1904 to 1908 and Town grants therein found correct.

Other revenues, also all payments were verified by the Band auditors for each year, and their certifications appear in the books.

Grant of \$75.00, paid 9 November, 1909, to Mr. Lustig, Treasurer, does not appear in his Cash book and is to be accounted for by him.

Grant of \$150.00 was made by Council in 1910 of which \$75.00 was paid on 11 January and \$75.00 on 10 October. A further sum of \$75.00 was paid seemingly without authority on 12 December, 1910 to Mr. Lustig; but he does not appear to have charged himself with it, and must accordingly account for this amount also.

Reports should be made in future by the band auditors of each year with cash statements laid before Council and referred to in the Minutes.

Citizens are entitled to assurance that monies given for particular purposes are so used.

20. CEMETERY. (SCHEDULE I.)

The Cemetery Cash Book has been in use since 1888, and is getting quite dilapidated, several sheets lying loose in the book, and a new one is to be started for 1911.

Map was gone over with the Register and lots shown therein as sold were so marked upon the Map. Many of the other lots were sold, but the records of sales having been lost the owners will be only discoverable upon production of the original deeds. The lots unsold as far as can be ascertained are now indicated upon the map and a list thereof herewith presented. The map itself should be mounted on cardboard and purchasers' names regularly filled in from the Register. Annual reports from the Cemetery Committee will include particulars as to sales and remaining lots.

Names and Locations of lots sold and for which second deeds were issued are given herewith for early attention.

Deedholders of old and new Cemetery Lots are shown also herein; also Lots marked upon map as sold, but for which deeds are not recorded.

Treasurer will correct his register to agree entirely with these lists, making quite plain all references to the map. He will also register the lots in numerical order as well as in the present alphabetical one; so that every lot may be accounted for to the satisfaction of the Cemetery committee.

21. SCHOOLS. (SCHEDULE H.)

These separate Cash books are accurately kept and there does not seem anything to call for especial comment, except perhaps that all Legislative grants to the Public School should go through the Town Cash book. The last grant (1910—\$195.00) did not appear in the Town Cash book. Mr. McDonald will in future put these through that way.

Mr. McDonald was bonded to the High School Board for \$1,000.00 in the London Guarantee & Accident Company. The bond expired on 1 March. It is recommended that this be not lost sight of.

Mr. Campbell, the High School Principal, gave the information as to accounts due but not paid. Mr. McDonald's book recording the fees gave the amount of fees due but not paid. There were no other items outstanding. In the High School statement is an item of \$500.00 charged, and a credit for \$900.00. The effect of this is to increase the county grant, and is supported by resolution of both boards. It is occasioned by the two schools being in one building.

22. WATER. (SCHEDULE E.)

Charges for water are supposed to be under the By-law for same and payable in advance; but the book of record, roughly kept, contained no information for the verification of those charges, therefore it is important that a form be adopted giving particulars of water service and the proper schedule charge against each user. These forms can be filled in by Superintendent and entered in a suitable register showing date, particulars and amount of charge with dates and amounts of payments. Thus the full income of the Municipality from this source may be ascertained and vouched. Water Receipts must be separated from those for supplies or work done, which are credits to maintenance, that account being chargeable with the pay-roll, and supplies bought.

Summary for the past two years has been written up for the use of the officials, and handed to them, and from this and the Cash book have been prepared attached statements of receipts by collector and his payments thereof to the Treasurer, also showing what sums were uncollected at the end of last year.

Advance Payments were almost entirely absent, and this condition ought to be rectified.

Due Dates are 1 July and 31 December for six months ahead of each date.

Water Supplied to exempted factories must be calculated and treated as Water Income, charging same to the "free water account." Report thereon should be made to and accepted by Council.

Schools may be charged for their consumption, to the credit of the Waterworks.

Town Properties and hydrants should also give credit to the Water Department at rates to be fixed by the Commissioners, and the Town and Fire Departments charged.

Capacities of taps, boilers, hydrants, etc., are to be ascertained by the superintendent and the rate arrived at by dividing the output at the station into the total cost of maintenance.

Factories exempt from water rates entail an annual expense of \$135.00 to the Town, approximately arrived at as hereunder:

Chesley Chair Company, 60 h.p. boiler, 2 taps	\$50 00
Chesley Furniture Company, 80 h.p. boiler, 4 taps, 4 closets ..	75 00
Smith & Son, William, 25 h.p. boiler	10 00

and until revised under special examination, the foregoing sum may be given credit for to the water department.

Schools should also bear a charge of \$100.00 each for the water used; there are no means available for reaching this with exactness; waste in their cases being very great.

Krug Factories have yet to pay for 1910 water.

Water Register, especially designed, has been discussed with the officials, and is now submitted for use. The Collector will write it up and be responsible for its correctness.

Accounts must be kept in the Ledger by the Treasurer to receive register totals of income and receipts.

Hydrants at an average of \$30.00 for fire purposes would mean an annual charge to the fire protection of \$1,200.00, while the use of hydrants for sprinkling would be worth \$100.00, at the least, for water for all such purposes.

Capacity of tank is 65 thousand gallons, and emptied about three times in two days would give an average daily consumption of approximately thirty-five gallons per head of population, including free water for schools, factories, fire purposes and sprinkling, at a cost for maintenance charges of about 5c. per thousand gallons based upon last year's figures and exclusive of interest upon the investment.

Construction and Installation Expenditure:

For 1908	\$26,145 00
For 1909	15,272 82
For 1910	2,308 55
	<hr/>
	\$43,726 37

Proceeds of Sales of Debentures for Such Purposes were:

31st December, 1908	\$39,350 96
25th June, 1910	2,385 27
	<hr/>
	41,736 23

Expended out of general funds

	\$1,990 14
--	------------

Replaced in part by draft on general fund into Water account, \$1,449.43, refundable from projected issue of debentures as included in recent petition therefor.

Actually \$2,000.00 is needed in debenture monies in order to cover the investment so far made and any further extensions will have to be provided for in this manner, or under local improvement ratings.

Maintenance Charges as Generally Reached:

For 1909	\$1,142 59
For 1910	1,422 78
	<hr/>
	\$2,565 37

Receipts from Rates, Supplies and Services:	
For 1909	\$1,132 61
For 1910	1,338 79
Unpaid rates	191 00
Supplies unused	100 00
	2,762 50
Surplus of income from all sources	\$197 13

Except from Krug Factory, School, Fire and Sprinkler consumption, and water to free factories.

This showing may be considered excellent for the first few years of operation, and the surplus ought to grow.

Interest upon debentures is naturally a town expense.

23. FINES.

Town's portion of fines is low, and proves that the citizens are in few cases of the undesirable kind. Statements were obtained from justices of the peace regarding this income.

24. SCALES.

Weigh Scale Receipts, 1909 and 1910, were nearly \$300.00 each year, half of which is retained by the weighmaster.

Treasurer gives receipt for lump sum received from weighmaster half yearly.

Weigh Receipts now in use are not numbered, the counterfoils are handed to the parties having animals or articles weighed, and the stubs in their original binding are handed in to the Treasurer. Stubs do not bear on their face the charge made for weighing, and apparently no attempt has been made to reconcile the amounts received by weighmaster with his payments to Treasurer.

All Receipts in full should be paid in to Treasurer at least once a month, and Council should then pass a cheque to weighmaster for his portion of receipts, as his remuneration, and expense to Town.

Receipts cannot be properly accounted for unless they are print-numbered consecutively and made in duplicate. The weighmaster should also keep a Cash book and enter up all his receipts in order of number, getting the Treasurer to initial for all sums paid him.

25. LIGHT.

Schedule Rates are for business light annually \$4.00. Dwellings \$3.00 up to \$4.00, up to seven, then \$2.00 each additional one. Arcs \$35.00 per year; \$3.00 per month.

Agreement, 28 April, 1905, with M. A. Halliday.

Corporation: Arcs, a year, \$32.75; incandescents, \$12.00 per year.

Voltage: 2,000 for Arcs and 104 for incandescents.

Time, 30 minutes after sunset to midnight for town lighting.

From 1 October to 1 April from 5.30 a.m. to sunrise.

Incandescent lights for streets, 21 nights a month only, moonlight allowed for.

Monopoly given during currency of agreement.

Provision for rebates on short voltage, and closing for repairs.

Offer of the Electric Light Works to the Town has been under consideration for some time, and doubtless will be availed of in the near future. Lighting service is generally regarded as satisfactory.

26. HOTELS.

Local Option carried in 1910 by the exact three-fifths.

Remaining ones are the Commercial and the McDonald House, whose assessments for 1911 are made as in 1910 with a recommendation to appeal to the County Judge for a decision upon the ruling of the Act now governing these. The lavatory of the latter hotel is exceptionally well fitted, and is apparently much used by the general public; on this account an allowance on water rates, therefore, might be reasonably made.

27. SOLICITOR.

Mr. C. J. Mickle has acted for the Town for some years, and to his ability may be credited the successful drafting of much of its legislation, and the avoidance of trouble in many directions, not generally known.

It does not seem wise, however, for him to act for any other interests wherever those of the Town are likely to conflict, as he may scarcely have a free mind in both cases.

Council can hardly dispense with the necessity for legal advice, and by reason of the knowledge of Town affairs which the present solicitor possesses he is in a position to continue to be of valuable service to the Corporation.

Minutes as well as By-laws should pass under his scrutiny, that ill-formed or illegal proceedings or enactments may be avoided; his advice also upon their duties should be sought by all officers.

He was desired to revise the Town By-law, and has now this matter under consideration.

28. BY-LAWS. (SCHEDULE G.)

Books from 1880 to date had to be gone through and an index prepared which is attached to this Report to serve for general reference to all legislation.

Form of By-laws is in some cases exceedingly bad, being incomplete or ambiguous; oftentimes alterations appear, and amounts are incorrectly stated.

Sanction by popular vote has been obtained to those for the purposes of general debentures and bonuses; and signatures and seals attached to all, with few exceptions.

Missing Numbers appear to be in some cases due to disregard of sequence, as the Minutes do not make reference to By-laws bearing those numbers. In respect to other numbers, By-laws for them cannot be discovered.

Originals are used of which to compose the By-law book itself, so that the work and uncertainty of copying is thus wisely avoided; but the pasting in of these needs to be much more carefully done.

Consolidation is rendered unnecessary by well-timed repeal of unsatisfactory enactments, and the substitution of new ones.

Abstract is also attached with dates of final passing of all By-laws, and amounts where loans and levies are concerned.

Marginal notation of the object of the By-law is always necessary for the writing up of an index.

Citation of the section of the Act under which authority is given, ought to preface all enactments.

Reference is to be made to any reports or other documents giving occasion for the legislation.

Paragraphing lends clearness to a By-law by exhibiting the clauses in their distinctive applications.

Solicitor's approval of the wording and arrangement is obviously required.

29. MINUTES.

Index to these will be of material assistance to members of Council and committees when requiring to turn up proceedings in which they have been interested, and the Clerk should provide a book for the purpose and write it up.

Marginal notation of each action will provide matter to be indexed.

Committee proceedings should be committed to a separate book, and a report therefrom furnished to every sitting of the Council.

Correspondence read to Council can be numbered and so referred to in minutes, then marked with the action taken, and carefully filed.

Reports from committees or officers; statements of treasurer, collector or auditors; policies, bonds, agreements, pass books, cash books, rolls and by-laws, need punctual and thoroughly definite reference to as passing under review.

Meeting will bear its hour and date, its mark as regular or special, how called, members present, names on divisions, and preserve a uniform order of business.

Officers perform their duties under the control of Council, and this body must demand at proper times evidence of duties accomplished.

Accounts to be paid may be presented to Council upon a pay list form now submitted, to save the loading up of the minute book with detail.

Minutes were seldom written up in good form or with clearness; this lack of interest in the primary is apt to extend to subsequent records.

Reading of and signatures to previous minutes come first to the attention of the meeting. Neglect of these matters has been quite prevalent.

Incorporation as a Town is hardly alluded to in the minutes.

Times for return of rolls must be fixed by Council and adherence to same insisted on.

30. LIBRARY.

Grants were recorded in the Library Treasurer's books as hereunder, and agreed with payments shown in the Town cash book.

1905....Dec. 19.....	\$150 00.....	Minute Book Folio	370
1906 ...Dec. 12.....	200 00.....	" "	115
1907....Dec. 14.....	200 00.....	" "	236
1908....Dec. 4.....	225 00.....	" "	344
1909....Mar. 24.....	75 00.....	" "	29
1909....Dec. 11.....	125 00.....	" "	119
1910....Dec. 20.....	200 00.....	No Resolution.	

Mr. C. J. Mickle, as Library Treasurer, might keep a cash book, and bank account separate from his own, and have his accounts duly certified to each year, and reported to Council, seeing that Town monies are largely devoted to the upkeep of this institution.

31. PARK.

Prospectus issued May 1, 1901, attaches signatures of subscribers to the Chesley Driving Park and Athletic Association.

Town Solicitor's report on November 8, 1909, certifies that such Association was incorporated.

That on 7th May, 1901, the owners leased part of Park Lot V. of about 15 acres to the Association for ten years.

That the lease was on the same date subject to an option for five years from 1st May, 1906, from the owners to the Corporation of Chesley to purchase the land for \$3,000.00.

That the consideration for the option was \$600.00, to be paid to the Association and used by them in improving the grounds.

That no agreement is in evidence respecting this payment.

By-law No. 591 finally passed after public vote thereon.

Authorizes the issue of debentures for \$4,000.00 over 30 years to exercise the option of \$3,000.00 and to pay \$1,000.00 to the Association.

Mentions an agreement whereby the Corporation was to reimburse the Association for its expenditures on improvements.

Determines the amount so expended at \$1,000.00.

Committee reports 16 November, 1908, having vouched payments of \$1,170.03 by the lessors, for expenditures upon the grounds, and recommends acceptance of their offer of \$1,000.00 in full thereof.

Debentures run for 20 years as given in table thereof.

Park purchase seems to have been a good investment for the Town and the expenditures thereon were to all appearances judiciously undertaken, and duly authenticated; although absence of any prior agreement relating thereto betokens carelessness upon the part of the Town officers in the year of the option.

Minutes of 1901 authorize sale of an old park and a by-law was passed for its disposal.

Sum of \$660.00 realized was largely spent upon the grounds of the Victoria Park, then the property of the Park Association.

An agreement has since been referred to as then made between the Park owners and the Town, allowing its use for the citizens upon consideration of \$600 spent thereon, also that expenditures by the Park owners shall be refunded to them when the option is exercised.

Such agreement is not in evidence and the auditor, H. Brown, of the year 1901, reported to Council, 10th March, 1902, that the sum of \$555.29 had been illegally spent, and he seems to have been justified in taking such strong ground.

Moreover, the payment of \$1,000.00 provided for in the Park By-law to the Park owners cannot be stipulated for without production of some proof that the Corporation committed itself to such payment as a condition to the granting of the option.

32. HALL.

Agreement 12th May, 1906, between the Chesley Public Buildings Company and the Town.

Option of purchase for \$5,000.00 granted to 1st April, 1911.

Rent meantime fixed at \$350.00 for 1906 and \$325.00 for 1907, 1908, 1909, 1910, and to April 1st, 1911. Payable 15th December.

Building removal or erection to determine agreement.

Agreement, 9th March, 1903, incorporated into above.

Rent therein \$300.00 raised to \$350.00 by minutes in 1904, but no agreement with the owners is in evidence.

Taxes and repairs to be paid.

Caretaking, heating and lighting to be at Town's expense, also care of piano.

Council Chamber limited to Council and Fire use.

Public Hall, rents per night, \$7.50; two, \$14; three, \$20; four, \$24; five, \$27; six \$30, up.

Insurance, \$4,200.00, payable by Town.

1906 Agreement and option expiring 1st April needs to be acted upon without delay. Rent of \$350.00 instead of \$325.00 has been annually paid, so that under this agreement the sum of \$100.00 appears to be refundable to the Town.

Purchase of building would seem very advisable, as it seems well adapted to Town use, is of permanent construction, centrally situated, and steadily rentable.

Present expenses and income for this hall for 1910 have been:

Enterprise Rent	\$150 00	Rent	\$350 00
Library	60 00	Wood	134 57
Hall Rentals	180 00	Light	42 20
		Insurance	60 00
	\$390 00	Local Taxes	17 70
Net Expense	358 47	General Taxes	144 00
	\$748 47		\$748 47

Annually, therefore, the net cost is about 7 per cent, on \$5,000.00, and, if owned, the income would about cover maintenance charges and taxes.

If rental continues, a definite lease should be drawn and a by-law passed adopting it, as the present tenancy is altogether too indefinite.

33. EXEMPTION.

Synopsis of all such grants made by the Municipality to date is appended to this Report, also excerpts from all bonus by-laws are given under separate cover.

Assessments generally have conformed to the requirements of the by-laws since 1905, although the confused condition of the rolls made enquiry thereon very difficult.

Ex. No. 5. James Grant and Company paid all taxes on \$1,800.00, 1905 and 1906, school rates in full, and all taxes on full assessment since.

Ex. No. 12. Chesley Chair Co. Limited paid school rates for 1905 and 1910.

Ex. No. 13. Chesley Rake and Novelty Co. paid school rates 1905-1909.

Ex. No. 14. Chesley Furniture Factory paid school rates for 1908 to 1910, and their books disclose a minimum of 25 hands employed.

Ex. No. 16. William Smith and Son paid school rates for 1909, 1910, and their payroll shows over six hands employed.

Bedstead Company paid school taxes 1907, 1908, 1909 only; but none for 1910 on account of failure.

Ex. No. 4. Krug Bros. and Co. Limited, factories on both sides of the river, were assessed as one, although under By-laws 67 and 190 the north side assessment was fixed at \$750.00, until 1906, and that on the south side, under By-laws No. 123 and 338, at \$1,500.00 until 1903.

In 1904, 1905 and 1906 the firm paid general rates on an assessment of \$3,000.00 and on full assessment for schools, and during those years employed ten well-paid mechanics. From 1907 to 1910 they have paid full taxes on river properties, assessment on which was revised in 1910 to \$1,000.00.

Reduction made may be appealed against to the County Judge by any interested citizen. Mr. Conrad Krug contends for no higher valuation of the buildings than \$800.00, but the proceedings of the Court of Revision on 26th May, 1910, bear little evidence of proper consideration of the matter in the face of the assessor's valuation of \$2,000.00.

Chesley Rake and Novelty Co. Limited were absorbed by Krug Bros. and Co. Limited taking over all their assets and undertakings, so that the exemption granted to the former concern appertains now to the business of the Krug Company, in so far as the latter is carrying on the undertaking alluded to in the By-law.

Members of the Krug Company assert that their whole business is occupied with that of the former Chesley Rake and Novelty Company, and therefore is entirely exempt.

Free construction of the wording of the By-law would oblige only payment for school taxes.

Assessor has failed to distinguish clearly the land, buildings and business assessment, and must do so hereafter so as to subject Krug Brothers and Company Limited to their full assessment under the three headings, for the payment of school rates.

Free water was not granted to them, and they have yet to pay water rates for 1910. The proper charge was gone into and placed at \$75.00, which sum they now agree to pay yearly.

Personal inspection was made of the above concerns, and their books, in order to corroborate their observance of terms.

Exemption By-laws should specify where land is exempt or otherwise; such terms as "Property," "Manufacturing Establishment," "Assets and Undertaking" being too vague. Where business assessment is to be excluded such exemption should be stated in unmistakable terms.

34. BEDSTEADS.

By-law 420 passed in Council on 29th August, 1906, published in the "Enterprise" on 6th September, 1906, submitted to and carried by electors on 2nd October, 1906, intended to go into effect on 9th October, 1906; considered and finally passed by Council 9th October, 1906.

Gives assistance to Arthur Garner, Andrew Harrod and Thomas E. Devitt in establishing a bedstead factory.

By exemption from all taxes except school rates for ten years, by guaranteeing their repayment of a loan of \$15,000.00 and interest at 5 per cent.

Security for loan to be by mortgage on land, buildings, plant and machinery.

Loan to be repayable in ten years, by instalments, as follows:—

\$1,500 00	on 31 December, 1910.
1,500 00	on 31 December, 1911.
1,500 00	on 31 December, 1912.
1,500 00	on 31 December, 1913:
1,500 00	on 31 December, 1914.
1,500 00	on 31 December, 1915.
6,000 00	on 31 December, 1916.

\$15,000 00

Guarantee to be given. (a) When borrowers have agreed:

1. To purchase site and erect factory by 1st July, 1907.
2. To equip it with bedstead machinery by 1st July, 1907.
3. To employ 75 hands for term of loan.
4. To pay full taxes if employing less.
5. To allow access to books in proof of such agreement.

6. To keep fully insured in Companies approved by Council, policies to be made payable to mortgagees.

7. To efficiently conduct business and maintain assets.

(b) When Committee have reported buildings complete, machinery installed and mortgages executed.

(c) When solicitor certifies as to mortgage and its being first charge, also as to execution of borrowers' agreement as above, and to indemnify corporation against loss.

Committee report 5th March, 1907, building work unfinished, and some not satisfactorily done, and recommend a hold back of \$2,000.00. Machinery listed was checked off, but the values depended on affidavit made by Garner, which appears not to cover patterns, etc.

Recommendation made for a hold back of \$1,700.00 to cover a lien.

Property reported on covers:

Land	\$300 00
Building	7,750 00
Machinery	8,711 00
Patterns, etc.	2,500 00

Insurance payable to Town \$12,000.00 on \$19,261 00

Mortgages dated 7 March, 1907, reported on 14 March, 1907, by solicitor, executed and registered as a first charge, subject to payment of \$400.00, for land of four acres, part of Park lot "V," and \$1,700.00, lien on machinery by A. R. Williams.

Mortgagees were M. A. Halliday, for \$5,000.00, Registry No. 3156. Isabel Ewing for \$10,000.00, Registry No. 3157.

Guarantee was signed 14 March, 1907, on behalf of the town to Isabel Ewing to secure to her payment of principal and interest on mortgage.

Guarantee was given 18 March, 1907, by the town to Matthew Alexander Halliday to secure to him payment of mortgage principal and interest.

Personal bond signed severally by 26 persons or firms for \$200.00 each, dated 8 September, 1906, was given to the Corporation of Chesley as an indemnity to the extent of the bond, against loss arising out of the guarantees. The original of this bond is undiscoverable, but a purported copy remains with the Clerk.

Personal bonds have been satisfied by three of the signers, and the table below gives the standing of the remainder.

Municipal Act Sec. 591 sub section 12 paragraph C states that:

"Any municipality granting such bonus may take and receive security for the compliance with the terms and conditions upon which such aid is given." Apart from the moral obligation implied in the Bonds given, the Act would seem to require the signers to make good if only as parties to the indemnity given by the mortgagors. Opinions were obtained from A. G. MacKay, K.C., H. L. Drayton, K.C., and Messrs. Shaw & Scott, sufficient to guide the town solicitor in his actions for recovery from all bondsmen.

Assessed 1906 on \$		Petitioner.
House	\$1,200 00	M. A. Halliday.
Store and house	3,250 00	J. O. Stinson.
House	2,500 00	C. J. Mickle (paid \$200.00).
House	2,200 00	W. McDonald.
Hotel	6,600 00	E. Brennan.
Land	600 00	S. Wright.
House	3,000 00	M. F. Ramage.
Land	4,000 00	C. J. Halliday.

Assessed 1906 on \$	Petitioner.
House	2,200 00 M. R. Pearce.
Land	800 00 A. Bremner.
Rink	2,500 00 W. H. Lustig.
House	2,500 00 P. P. Park.
Business	500 00 Ross & Warmington.
House	1,800 00 C. Krug (paid \$200.00).
House	2,500 00 W. Krug (paid \$200.00).
Land	150 00 H. R. Carter.
House	850 00 J. E. Cass.
Buildings	1,800 00 H. Akerman.
House	1,500 00 W. J. Savage.
Store	3,000 00 Latimer & Elliott.
House	3,000 00 W. Brickley.
Mill	2,800 00 E. D. Evans.
House	2,000 00 W. A. Crow.
House	900 00 J. S. Wilson.
House	3,000 00 J. M. Stewart.
House	2,400 00 W. H. Stinson.

By-law 420 does not require Garner et al to give the town as guarantors right of possession in the event of their default; nor does it empower a levy to meet principal or interest payments as they become overdue; nor to exchange debentures for the mortgages and so stand in the possessive position of the mortgagees.

To obtain the power to buy the mortgages a special provincial act has been petitioned for, authorizing the issuance of debentures sufficient to absolve the balance of the guarantee.

Interest from mortgage date 7 March to 31 December, 1907, appears to have been paid by mortgagors, as also interest from 1908 to 31 December. Principal of \$1,500.00, due 31 December, 1910, and the interest for that year and 1909 were paid to mortgagees by the town out of its general funds, and restitution is due thereto for such an illegal act.

Mortgage payments in dates and amounts have been called into question as at variance with the terms of the By-law, but the subjoined table will display their consonance.

By-law 420.	Mortgage 3156.	Mortgage 3157.
31st December, 1910.. \$1,500 00	31st December..... \$1,500 00	
31st December, 1911.. 1,500 00	31st December..... 1,500 00	
31st December, 1912.. 1,500 00	31st December..... 1,500 00	
31st December, 1913.. 1,500 00	1st December..... 500 00	31st December \$1,000 00
31st December, 1914.. 1,500 00		31st December 1,500 00
31st December, 1915.. 1,500 00		31st December 1,500 00
31st December, 1916.. 6,000 00		31st December 6,000 00
\$15,000 00	\$5,000 00	\$10,000 00

Property was bought in by the town for \$7,500.00, as per minutes of 8 June, 1910, evidently as an emergency measure, and its title is derived under a mortgage sale.

Evidence received in connection with the enquiry into the history of this unfortunate enterprise discloses that:

1. Failure largely due to factory mismanagement in the lack of discipline and poor arrangement of work; the purchasing of supplies in a dilatory and expensive fashion; the excessive freight rates of a branch line; the lack of capital

to carry stock of finished goods; the break-up of the coalition among bedstead manufacturers; the financial setback that occurred in 1907-1908; and the inability of Krug Bros. to purchase expected quantities of bedsteads.

2. Capital introduced by Garner et al was inadequate as a basis for further investments, and probably did not much exceed \$3,000.00.

3. Status of the Weston concern was not fully enquired into by committee appointed for the purpose.

4. Goods were generally sold below cost and the true individual bedstead costs were not ascertained.

5. Building and appointments appear to have used up about \$8,000.00.

6. Plant and machinery account for nearly \$18,000.00.

7. Monies invested approximated the sum of \$45,000.00, in the form of mortgage monies, stock subscriptions, private loans, and bank advances.

8. Losses by the concern in overcosting, bad debts, and expenses during its period of existence and before realizing upon its final assets may be explained as amounting to \$19,000.00.

9. Promoters of the enterprise embarked upon it without contracting for sufficient bank accommodation or for the disposal of its necessary output.

10. Officers of the company suffered the entire loss of their holdings and incurred personal liability beyond them.

11. Winding up proceedings have not been accomplished, nor has any statement been exhibited to clearly show the results of the whole business up to the time of final closing out.

12. Town will have as an asset the buildings and equipment which now present an attractive appearance to an incoming bedstead industry. Contents are in order and intact, except for the gas engine, now used in the waterworks. A schedule of assets which constituted the factory at the time of his leaving it was obtained from Andrew Garner, and is attached hereto.

13. Charges of incompetence in factory management have some reason; it must be stated to the credit of the chief stockholder, Mr. H. R. Douglas, that he did all in his power to save the concern from failure; to reorganize it upon a better basis; and to realize upon the assets that remained; and he appears to have made himself personally liable for many of its debts.

14. Committees appointed to look after the Garner affairs placed no reports on record that would indicate the extent to which the company was carrying out the provisions of its agreement with the town.

15. Statements seen of the affairs of the company on various dates were not such as presented its position in an intelligible manner, and an audit for the company does not appear to have been made.

16. Banks held liens on liquid assets, and after enforcing sale show a loss of over \$3,000.00. Other creditors appear for nearly \$10,000.00, and no doubt suffered full loss.

Blame must attach to the councils since 1906, their officers and committees, for not properly protecting the interests of the ratepayers by securing and recording reliable and complete information at the inception of the guarantee, and at regular intervals since, that might have saved the total extinction of the investments.

17. Stockholders paid into the concern over \$22,000.00, and names with dates appear in connection with this report.

18. Exemption conditions were not complied with to warrant the remissions of taxes.

Examination of figures secured from various sources seems to explain with ordinary fullness the happenings of the financial affairs of the company when taken in conjunction with the information obtained from the many officials of the concern, and from outside parties.

The Cash Capital invested by promoters and stockholders may safely be placed at	\$27,000 00	
And the losses incurred during its period of existence, apparently in manufacturing, at	19,000 00	
Leaving a nominal surplus at the end of February, 1910, of.....	\$8,000 00	
Add to this sum the final loss by the Bank and other creditors of their unsatisfied claims of	14,000 00	
Leaves the disappearance of Capital at	\$22,000 00	
Explainable by a shrinkage in fixed assets, constituting the security to the town, of		\$12,000 00
And the loss in realizing upon the remaining assets of doubtful accounts and merchandise of		10,000 00
Shows additional loss in these directions of	\$22,000 00	

Whether or not the loss in manufacturing exhibited above is actually due to selling below cost can be definitely ascertained only by an exhaustive audit of the affairs of the company since inception, which lies of course largely in the hands of its creditors or stockholders.

Town liability is demonstrated in having on its hands assets of the book value of \$27,000.00, against the loan of \$15,000.00, showing that the mortgage monies were represented in the building and plant.

That the bank realized upon its security in the only practicable manner is confirmed by figures supplied by the bank manager, and which can be regarded only as satisfactory.

Liquidation proceedings could only take place where assets remained to be liquidated, but since the mortgagees possessed all the fixed ones, and the bank the liquid ones, it is obvious that none remained to induce any one to undertake the final winding-up, so that the cancellation of the charter must ensue through lack of continued operation under its powers.

Profit and loss for the entire period will be seen among the schedules, and was prepared from the books with considerable trouble owing to their unfinished condition.

Balance sheet is likewise presented of the apparent position of the concern at about the date that the bank proceeded to exercise its powers in recovering its claims.

Deficiency memorandum is appended thereto as an attempted explanation of the final situation in round figures.

Accounts payable and receivable at closing time have been also listed for further enlightenment.

Officers of the company cheerfully and readily furnished all desired information and their attentions are accordingly much appreciated.

35. BOOKS AND PAPERS.

Need of sufficient fireproof accommodation for books and papers is strikingly obvious.

Filing of records is extremely lax and must be remedied immediately; every paper should have its proper place, easily found; books must be labelled as to period covered and contents; valuable documents such as agreements, bonds, policies, reports, By-laws etc., are entitled to a place in the safe.

Rolls are only complete when the proper summaries and declarations are made therein.

Reports of committees or officers or upon securities are to be made to council in writing, signed by the principal, acceptance of council noted thereon, and then carefully preserved.

Declarations of office are not to be regarded lightly since such qualifications are for the assurance of the citizens, and evidence thereof may be readily producible.

School Records of every character need especial care to keep them apart from those of the town.

Appliances for temporary service in the handling of papers and books in current use may take the form of shelving upon which these may be laid during the day, but nothing can obviate the need of putting them away at night in a fireproof receptacle.

Auditors should conduct their work at the town offices, not withdrawing any evidences from the custody of the clerk, so that he may be saved embarrassment and responsibility.

Law Books and guides are in profusion, but of little avail unless shelved in proper order.

Work of the officers could be greatly lessened by systematic filing, and councils and committees would have their questions satisfied more fully and rapidly.

CONCLUSION.

Arduous Attention has been given to this investigation, with exacting demands upon the time of the officials and the patience of those connected with the Garner Co. Ready and courteous response was afforded in all cases and is duly acknowledged.

Especial Thanks are due to Mayor Krug for his unfailing regard for the needs of the enquiry.

Full information to the petitioners and instructions to officials will be found in this report and its schedules.

Books have been corrected, completed, or written up and a clear start given to them for this year.

Remarks in bound form herein contained are therefore

Respectfully submitted,

OSCAR HUDSON,

Chartered Accountant.

CORPORATION OF THE TOWN OF CHESLEY.

Cash Balance Sheet of Available Assets and Immediate Liabilities at 31st December, 1910.

LIABILITIES.

Bank of Hamilton, 1910, Current Account, as per passbook	N.	\$1,426	05
Outstanding checks, 1910, Nos. 10 and 11		4	62
School Board for levies 1905-1910. Not paid over as per schedule		3,642	58
Sinking Fund for fundable levies short deposited:			
As per schedule		\$1,130	80
Less levy monies on hand		903	80
			<u>\$227 00</u>
Debenture levies, 1910, to provide for payments, 1911, of			
Principal and Interest.			
\$425 47	\$497 64	1st Jan.	
346 92	406 70	do	
131 41	150 19	do	
59 30	69 51	5th May	
	<u>\$963 10</u>	<u>\$1,124 04</u>	2,087 14
Local improvement levies under certain by-laws in 1910 towards B/L 512, as per schedule		271	01
Debenture levies in 1910 of town's portion of By-law 512		311	41
Merchants Bank—Local Improvement note		9,000	00
Interest accrued		94	95
Bank of Hamilton—Current Loan note B/L 492		2,000	00
Interest accrued		30	25
Town Treasurer, 1909 and 1910. Net sums overbanked, as per Statement.....		17	09
Accounts payable, per list		174	24
Garner Guarantee:			
Ewing mortgage interest (1910)		500	00
Halliday mortgage interest (residue)		155	00
			<u>\$19,941 34</u>

ASSETS.

Merchants Bank—Waterworks Account, as per passbook	\$16	95
Merchants Bank—Local Improvement Account, per passbook	306	23
Local Improvement supplies on hand, as per inventory	405	00
Waterworks Supplies, as per inventory:		
Construction	607	30
Maintenance	100	00
Collector for tax monies, 1905 to 1910, as per statement	137	01
Band Treasurer, for sum overpaid him 12th December, 1910	75	00
Arrears of land taxes, 1906-1909, per list	294	02
Arrears of water rates, net, per list	191	90
Collector for water monies, 1910, as per statement	128	04
Merchants Bank—Cemetery Account	35	48
Debenture B-L 512, unsold	8,163	23
Arrears of taxes, 1910:		
Collected in 1911, per Cash Book	2,206	46
Returnable against land, per list	541	27
Debentures issuable—Refund of general monies used in construction Waterworks	1,449	43
Deficit to be made good out of 1911 levies	5,284	02
		<u>\$19,941 34</u>

Balance Sheet of Permanent Assets and Obligations Thereon at 31st December, 1910.

DEFERRED LIABILITIES.

Waterworks Debentures		\$39,112	57
By-law 453	\$36,827	49	
By-law 479	2,285	08	
		<u>\$39,112</u>	<u>57</u>

School and Grounds Debentures		10,553 28
By-law 195	10,553 28	
Sewers, Walks, Ways Debentures		21,463 82
By-law 289	12,442 81	
335	10,166 69	
356	3,754 65	
382	1,737 82	
390	1,413 16	
400	1,755 83	
426	144 84	
448	1,109 52	
	<hr/>	
	\$32,525 32	
Less Sinking Fund Reserve	11,061 50	
	<hr/>	
	\$21,463 82	
Cemetery Lot Owners		207 50
Expenses prepaid	\$207 50	
Bedstead Establishment		13,800 00
Debenture issue projected	13,500 00	
Mortgagees' instalment balance	300 00	
	<hr/>	
	\$13,800 00	
Ratepayers' Investment		34,107 11
Waterworks System	4,613 80	
Town funds	\$1,990 14	
Premium and interest	1,415 23	
Debentures redeemed	1,207 43	
	<hr/>	
	\$4,613 80	
School and Equipment	9,446 81	
School Funds reported	5,000 00	
Debentures redeemed	4,446 81	
	<hr/>	
	\$9,446 81	
Sewers, Walks and Ways	11,061 50	
Sinking Fund invested	9,930 70	
Sinking Fund uninvested	1,130 80	
	<hr/>	
	\$11,061 50	
Cemetery and house	1,785 00	
Town Funds	1,785 00	
Transient Assets	6,000 00	
Town Funds	6,000 00	
Bedstead Establishment	1,200 00	
Town Funds	1,200 00	
	<hr/>	
	\$34,107 11	
	<hr/>	
	\$119,244 28	
FIXED ASSETS—PUBLIC WORKS.		
Waterworks System, B / L 463 and 479		43,726 37
Debenture monies unpaid	\$39,112 57	
Town Funds and Premium	4,613 80	
	<hr/>	
	\$43,726 37	
School and Equipment—Estimated		20,000 00
Debenture monies unpaid	\$10,553 28	
School Funds	9,446 81	
	<hr/>	
	\$20,000 00	
Sewers, Walks and Ways		32,525 32
Town's Portion	\$9,486 80	

By law 289	\$3,308 18	
335	3,423 67	
356	1,493 45	
382	369 78	
390	215 23	
400	422 11	
426	55 08	
448	199 30	
	<hr/>	
	\$9,486 80	
Owners' Portion		23,038 52
By-law 289	\$9,134 63	
335	6,743 02	
356	2,261 20	
382	1,368 04	
390	1,197 93	
400	1,333 72	
426	89 76	
448	910 22	
	<hr/>	
	\$23,038 52	
		<hr/>
		\$32,525 32
Cemetery and house (at expenditure value)		\$1,785 00
Town Funds	\$1,785 00	
Transient Assets (at estimated values)		6,000 00
Fire engine and hose	2,500 00	
Town bell	200 00	
Sprinkling wagon	50 00	
Road machine	100 00	
Stone crusher	300 00	
Road roller	400 00	
Implements	200 00	
Town scales	1,500 00	
Office outfit	250 00	
	<hr/>	
	\$6,000 00	
Cemetery Care Commuted		207 50
Mortgage western farm lands	\$200 00	
Merchants Bank balance	7 50	
	<hr/>	
	\$207 50	
Bedstead Establishment		15,000 00
Debenture monies payable	\$13,500 00	
Town Funds, paid 1910	1,200 00	
Town Funds, paid 1911	300 00	
	<hr/>	
	\$15,000 00	
		<hr/>
		\$119,244 28

Yearly levies for School purposes and payments made:—

	SCHOOLS.			
	<i>Public.</i>		<i>High.</i>	
	Collected.	Paid.	Collected.	Paid.
1905.....	\$3,491 44	\$1,009 00	\$2,127 41	\$1,700 00
1906.....	2,839 75	2,738 00	1,638 32	1,700 00
1907.....	3,436 90	3,800 00	1,734 79	2,000 00
1908.....	3,273 88	3,100 00	1,547 65	1,900 00
1909.....	3,645 78	2,900 00	1,687 86	1,200 00
1910.....	3,738 64	4,150 00	1,830 46	1,600 00
Apparent balance due 31st Dec., 1910.....	\$20,873 09	\$17,697 00	\$10,566 49	\$10,100 00
		3,176 09		466 49
	\$20,873 09	\$20,873 09	\$10,566 49	\$10,566 49

Through over or under payments of levies the combined balance due to the schools from 1905 is shown above as \$3,642.58, but the Treasurer reports the amounts necessary for the schools as \$1,000.00 for High, and \$1,850.00 for Public. so that adjustments may be made in the next levies.

In 1905 and 1906 the Provincial Grants were included in the total payments to the Public School.

CORPORATION OF THE TOWN OF CHESLEY.—SYNOPSIS OF BONUS BY-LAWS TO 31ST DECEMBER, 1910.

B/L	Disposals.	Factory.	Owner.	Passed.	Sanctioned.	Yrs.	From	To	Exemptions.	Grants.	Conditions.
51	Renewed.	Sash.	Stevens.	Nov. 8, 1886.	.....	10	1887	1896	Edg. over \$500.	.....	Use as factory.
192	Renews 51.	"	"	Apr. 12, 1897.	.....	5	1897	1901	"	.....	"
337	Renews 192.	"	"	Aug. 11, 1892.	Unassigned.	2	1902	1903	"	.....	"
62	Repealed.	Woollen.	Grant.	Nov. 8, 1886.	.....	10	1887	1896	Prop. over \$1,600	.....	"
56	Repeals 52.	"	"	May 9, 1887.	.....	10	1887	1896	"	.....	"
191	Renews 66.	"	"	Apr. 12, 1897.	.....	5	1897	1901	"	.....	"
336	Renews 191.	"	"	Nov. 8, 1886.	.....	5	1902	1906	"	.....	"
53	Lapsed.	Felt & Furniture.	Krug et al.	Nov. 8, 1886.	.....	10	1887	1896	"	.....	30 hands.
67	Substit'es 53.	Furniture N. of R.	Krug.	May 30, 1887.	.....	10	1887	1896	"	.....	10 mechanics for 260 days.
123	Renewed.	" S. of R.	"	Nov. 9, 1891.	.....	13	1892	1901	"	.....	None.
190	Renews 67.	" N. of R.	"	Mar. 8, 1897.	.....	10	1897	1906	"	.....	10 mechanics for 260 days.
338	Renews 123.	" S. of R.	"	Aug. 11, 1902.	Unassigned.	2	1902	1903	"	.....	None.
58	Repealed.	Flour.	Ramage.	Nov. 8, 1886.	.....	8	1887	1894	"	.....	None.
74	Repeals 58.	"	"	Apr. 9, 1888.	.....	8	1888	1895	"	.....	Mfg. by roller process.
104	Burnt.	Tannery.	Brennan	Feb. 24, 1890.	.....	10	1890	1899	All property.	.....	Ann. pur. 5000 bn. wheat.
111	Merged.	Sash.	Moore.	Dec. 15, 1890.	.....	10	1890	1899	Building only.	.....	Operation as tannery.
143	Failed.	Table.	McBain.	June 12, 1893.	.....	10	1893	1902	"	.....	None.
166	Burnt.	Box.	Biette.	Apr. 23, 1895.	.....	10	1895	1904	"	.....	"
181	One year.	Farmlands.	Nieholl.	Aug. 10, 1896.	Irregular.	.....	Not named		Sewers, light and sprinkling.	.....	"
189	Burnt.	Chairs.	Limited Co.	Mar. 8, 1897.	.....	10	1897	1907	Buildings only.	.....	"
225	Merged.	Novelty.	Busehlin	Aug. 14, 1899.	Prop'ty vote.	10	1899	1908	Mfg. establish't.	.....	Employ 100 hands.
372	Absorbed.	"	Limited Co.	Feb. 13, 1905.	"	10	1905	1914	"	.....	25 hands.
438	"	Furniture.	Limited Co.	Apr. 8, 1907.	"	10	1907	1916	Assets & undert. Water.	.....	"
475	Not taken up.	Brooms.	Hamel.	Nov. 8, 1909.	"	10	1909	1918	"	.....	10 hands.
459	"	Seats.	Smith.	July 2, 1908.	"	10	1908	1917	"	.....	6 hands.
467	"	Chairs.	Woeifle.	Mar. 8, 1909.	"	10	1909	1918	"	.....	25 hands.
144	Given up.	Machinery.	Edgar.	June 12, 1893.	.....	10	1893	1902	Mfg. estab. only.	.....	None.
420	Guaranteee.	Bedsteads.	Garnet.	Oct. 9, 1906.	Prop'ty vote.	10	1907	1916	Assets & undert.	.....	Employ 75 hands.

*To His Honour the Lieutenant-Governor in Council,
Parliament Buildings, Toronto, Ontario.*

YOUR HONOUR:—

TOWN OF CHELMSFORD.

The authority to me bearing date of February 2, 1911, received through the Provincial Municipal Auditor, J. W. Sharpe, Esq., was exercised in conducting an audit of the books, accounts, vouchers and moneys of the above Municipality, the same being brought to a conclusion April 18, 1911.

The petition praying for a special audit set forth certain irregularities in (I) the accounts of the town of Chelmsford, and (II) of the accounts of Separate School Section No. 1 of the same town.

In this report and accompanying statements it is sought to cover the charges and requests of the petitioners.

Through stress of other work I was unable to get to Chelmsford until the 4th of April, and then I was met by a requisition signed by the mayor and Council requesting me to postpone the audit until the 20th April, as the then Clerk and Treasurer had resigned and they wished the audit to be made as at the date of his resignation. Upon conferring with the parties who were instrumental in having the petition presented, and finding no objection, I agreed to the request and on the 20th April began work. (I attach a copy of the requisition.)

I found the above was not quite in accordance with facts, as a resolution dated April 18th appointed a new Clerk to assume duties from May 1st, and a new Treasurer had not been appointed at the time of completion of this audit.

I found the records generally in a very loose and negligent condition, and the acts of the mayor, council, clerk and treasurer generally far from being what they should be.

MINUTES.

The rate is struck by resolution instead of as the Statute directs by a by-law.

The certificate for the Court of Revision constitutes R. J. Croulx, Mayor, D. Eaton, L. Roy, as members, but it is signed by R. J. Croulx, L. Roy, D. Eaton and A. Blais, and A. Blais is prominent in the proceedings. L. Roy also has an appeal against his assessment, which is sustained.

A number of records of meetings are not signed.

August 1, 3, 5, 1910, not signed.

December 19, 26, 1910, not signed.

February 8, 27, 1911, not signed.

March 29, 1911, not signed.

April 3, 10, 1911, not signed.

The council of 1910 was improperly constituted and a confirming by-law was passed in 1911 to legalize the acts of 1910 council.

A resolution bearing date of January 30th, 1911, was passed, granting a salary to the mayor and councillors for attendance at regular meetings. I know of no authority for this.

A resolution bearing date of May 25, 1910, was passed exempting two individuals from payments of taxes on particular properties for a term of four years. I know of no authority for such a measure.

By resolution only, A. Lebarge ceases to be clerk and treasurer, and R. J. Croulx is appointed to both positions, no by-laws passing as the Statute requires, nor have the minutes been signed.

L. Roy is appointed acting mayor by resolution unsigned, and remained in that office until end of year, no election taking place. Appointed August 5, 1910.

I attach copies of irregular resolutions.

BY-LAWS.

These are in as bad condition as the minutes. Several are not dated, some not signed, and only some sealed. I attach copies of important by-laws irregular in construction, and would mention others.

No. 2, appointing H. Jourdain, Constable, not dated, not signed, not sealed.

No. 3, to borrow \$600.00 from Bank of Toronto, copy only in book.

No. 4, appointing an assessor, merely has the heading, body not filled in, not dated, not signed, not sealed.

No. 5, respecting Highways, not dated, not signed, not sealed.

No. 6, appointing a constable, not sealed.

No. 8, appointing Collector of taxes, not sealed.

No. 9, appointing auditor, not sealed.

No. 12, appointing assessor, not sealed.

No. 13, to borrow \$900.00 from Bank of Toronto, copy only in book.

CASH BOOKS.

A. Labarge kept the regular Municipal Cash Book; it is not totalled, the balance cash on hand in the right hand margin credit side is in pencil and is nearly always wrongly extended, as a check it is worthless, all the vouchers for the entries in this book were produced.

On July 18, according to the Bank of Toronto's books, there was borrowed \$150.00, which with \$3.00 interest was repaid on October 26. There is no mention of either of these transactions in the town records that I can find. There is a pencilled notation in this book that there should be cash on hand \$146.74; this sum is not accounted for by the incoming and present Treasurer, R. J. Groulx. There was \$290.54 apparently received from the Treasurer of the Township of Rayside, their assessment for Separate School Section No. 1, which is not accounted for in the town records, but \$140.00 was paid by R. J. Groulx and his cash book shows \$153.66 more paid out than was received; the assumption is, therefore, that this \$290.54 has been accounted for. (I attach copy of this cash book, statement of Bank of Toronto's accounts and Rayside Treasurer's payments.)

R. J. Groulx keeps a book that he calls a cash book, which ought not to be in use. There is a new regular municipal cash book, that Labarge used, and only used the first two pages. Mr. Groulx has been used to doing things his own way, generally a very poor way, and cannot apparently alter it.

There is no kind of order kept in the entries; there is an attempt at ruling them in proper headings at the beginning, but this has been abandoned and the last pages are in any kind of order, or rather disorder. There are errors in addition, wrong dates and wrong entries. The book should be put out of existence at once, and the Council should see that proper records are kept in proper books. (I attach a copy of this book and other statements.) I have put sums under proper heads. Vouchers for all entries were produced.

There is no banking beyond sums borrowed and paid; all other transactions appear to be in cash.

LEDGER.

There is no ledger, bill book, debenture register or journal in possession of the corporation, and of course no accounts kept.

ASSESSMENT ROLL.

By an entry in the cash book and a resolution in the minute book, it appears that this document was copied by the Treasurer, A. Labarge, who received \$5.00 for doing so; the roll is therefore a copy of the original; I could not find the original, and there is no trace of a certificate from the Assessor. 43 dogs and 4 bitches are shown on this roll, but there is no mention of these animals on the collector's roll, nor any trace in the cash books of any tax having been collected for them. These are very irregular proceedings.

COLLECTOR'S ROLL.

This was also prepared by A. Labarge, and certified to by R. J. Groulx. It was apparently prepared before the Court of Revision assembled, and the variations made by the Court were put in after the roll had been delivered to the collector. Another very irregular proceeding.

BONDS.

As the collector had returned his roll I did not look at his. A Labarge apparently had a bond, but the present treasurer does not know anything about it, beyond stating that Labarge kept it himself. R. J. Groulx, the present Treasurer, says he has a bond, but does not know where it is, and could not remember who his bondsmen are. A resolution was put through the Council on March 6, 1911, that he procure a bond in a guarantee company for \$1,500.00, but it was never carried into effect, and if there is any bond at all it is the old one that he does not know the whereabouts of. A most extraordinary state of affairs.

INSURANCE.

A renewal receipt was produced from which it appears there is \$1,000.00 insurance in force on the Town Hall and contents, in favor of the Municipality of Chelmsford, till June 3, 1911, in the Commercial Union Assurance Company.

SEPARATE SCHOOL SECTION No. 1.

There is a cash book and minute book for this school, vouchers were produced for most of the 1910 credits and the few 1911; no others were forthcoming. The Secretary-Treasurer is R. J. Groulx, the town treasurer. I attach copies of the cash book from 1903 to date. A number of minutes are not signed, there does not appear to have been any accounts passed by the trustees, or orders issued to the treasurer for payments, since December 26, 1908. From the statement attached it appears as if the treasurer should have \$459.24, that is if the loan from the Traders Bank at Sudbury has been carried out, and from the statement of what is shown paid by Township and received by school, there appears to be \$496.00 to be accounted for, making in all \$955.24. (I attach copy of these statements.)

PUBLIC SCHOOL SECTION NO. 1.

In R. J. Groulx's cash book this school is charged with \$150.00, vouched for by a receipt dated December 28, 1910, signed by N. W. Vansyckle, Secretary-Treasurer. Mr. Vansyckle assures me he never signed that receipt, it looks to me as if the receipt was all in one handwriting, and the signature does not look like many other signatures of Mr. Vansyckle's I have seen. His statement to me is that on January 6, 1910, R. J. Groulx gave him \$75.00, on August 25 A. Labarge gave him \$25.00, and on October 9 A. Labarge gave him \$20.00, all these were in cash, and on October 11 A. Labarge gave him a cheque for \$30.00 on the Bank of Toronto, Sudbury, for which there has never been any funds. Mr. Vansyckle claims, and apparently with good grounds, that the town owes the school \$30.00 on the 1910 requisition. I have seen the cheque, and as it is useless and has never been paid, the town books are out \$30.00, and there is a liability against the town of \$30.00 and a corresponding sum due from the town treasurer.

There is great need of a straightening up on the part of the Council and town officials, and I cannot urge too strongly upon them the necessity for a thorough house-cleaning.

I consider the foregoing answers the prayers of the petitioners, as far as I possibly can.

SUGGESTIONS.

As a result of the audit, etc., I beg to make the following:—

1. A ledger should be procured and put in use; accounts should be opened and properly kept.
2. The Municipal Cash Book, now in possession, should be put in use at once, and kept according to the sample shown at the beginning of the books.
3. The town solicitor should be considered and consulted, and so prevent acts and deeds being done that are not in accordance with any law or statute.
4. An account should be opened with a bank at Sudbury, all moneys should be deposited therein and all payments made by check. Money will never be kept right unless this is done.
5. Something should be done to collect taxes on the dogs owned and running about the streets. The statute provides how this should be done.
6. That the details of the annual estimate, as finally passed upon by the council, be incorporated in and become part of the by-law striking the rate.
7. That the rate be always struck by by-law, never by resolution.
8. That all arrangements for borrowing money be confirmed by a by-law in addition to any resolution.
9. That the Corporate Seal be always impressed on the original by-law.
10. That the clerk in preparing the collector's roll observe the following:
 - (a) That each page be added separately.
 - (b) That all the pages be recapitulated at the end.
 - (c) That he place on resident roll only residents.
 - (d) Make a non-resident roll at back of roll for non-residents and add and recapitulate it separately.
 - (e) That he number the items on the collector's roll to correspond with those on the assessment roll.
 - (f) That each page on the collector's roll end with same name as on assessment roll.

(g) That he prepare an exact copy of his recapitulation and give it to the treasurer.

(h) That he read section 282 to 286 and 306 of the Municipal Act of 1903, also sections 94 to 97 Chapter 23 Statutes 1904, and be guided by the information he finds therein.

11. That the treasurer make a journal entry when he receives the copy of the recapitulation from the clerk, debiting the tax collector and crediting each separate item on the recapitulation, for which he should open an account in the Ledger. As each sum is received from the collector it should be debited in the Cash book, credited to the Tax collector in the Ledger account. The Act shows how this should be done and should be read and followed.

12. That the treasurer read sections 288, 290 to 294a, 426 to 429, Municipal Act of 1903, section 20 Chapter 228 R.S.O. 1897, section 8 Chapter 21 of 1909, and section 20 Chapter 22 of 1909, and follow them.

13. That the treasurer receive no money he does not give an official receipt for, the number of receipts be entered in cash book, the stub be made to correspond with receipt and care be taken to have the number of orders, cheques, etc., entered in cash book. and carefully preserve all papers relating to public money, as they belong to the public and not to any individual official, and to read section 290 Chapter 19 of 1903. section 429 Chapter 19 of 1903, section 57 Chapter 31 of 1906, and closely follow their guidance.

14. That bonds be obtained as required by law, carefully executed and carefully protected by the proper person. The council will probably find themselves in an awkward predicament by negligence of this very important duty.

The attention of the council is called to section 14, Chapter 228, R.S.O. 1897, and amendment thereto, section 53, Chapter 10, 4 Edward VII., which requires that the recommendations made in this report shall be carried into effect.

All of which is respectfully submitted.

W. J. Ross,
Chartered Accountant.

Barrie, Ont., May 3, 1911.

TOWNSHIP OF BALFOUR AND TOWN OF CHELMSFORD AS PER AGREEMENT
OF SEPTEMBER 17, 1910.

Liabilities.

Claims of 1909 paid in 1910	\$2,828 03
Claims shewn in order book as due, but not shewn as paid to date, December 31st, 1910	162 98
Note due Traders Bank	\$210 96
“ “ Reverend Cote	200 00
“ “ A. Brillant	500 00
	910 96
Due to Schools as per statement	911 29
	\$4,813 26
Due to Township, cost of Hall	500 00
One third of Liabilities, \$3,283.13	1,094 33
Half cost of J. A. Lemieux, auditing, \$17.50	8 75
	\$1,603 13

Assets.

Received in taxes, 1910 on 1909 Roll	\$1,517 12	
Less 3½ per cent. Collector's Commission	53 10	
		\$1,464 02
Cash on hand 1-1-09	\$78 11	
Less error in addition	12 00	
		66 11
		\$1,530 13
Balance of Liabilities over assets		3,283 13
		\$4,813 26

BALANCE SHEET AS AT APRIL 18, 1911.

Current Liabilities.

Bank of Toronto, Note and Interest	\$932 00	
Unpaid orders	11 28	
Public School No. 1	30 00	
		\$973 28

Capital Liabilities.

Taylor Safe Company	\$113 00	
Township of Balfour	500 00	
		\$613 00

Unsettled Liabilities.

Township of Balfour, as per statement	\$1,103 13	
		\$2,689 41

Current Assets.

By cash on hand	\$143 62	
Uncollected taxes	395 68	
Rent of Corporation House, G. Eaton	16 00	
		\$555 30

Capital Assets.

Town Hall	\$1,200 00	
Furniture	32 00	
Safe	160 00	
Seal Press	4 50	
Public School No. 1	375 00	
		\$1,771 50
Deficiency		362 61
		\$2,689 41

OFFICES OF OSCAR HUDSON & Co., CHARTERED ACCOUNTANTS.

TORONTO, ONT., 24th Oct., 1911.

To the Mayor and Council, Town of Cobalt, Ont.

GENTLEMEN,—By authority of an Order-in-Council passed, upon recommendation of J. W. Sharpe, K.C., Provincial Municipal Auditor, the undersigned has conducted an enquiry into the financial affairs of your municipality, covering the period from incorporation to 31 July, 1911, and the findings of such investigation are given hereunder.

OCCASION FOR THE AUDIT.

A fully signed petition from prominent ratepayers urged that annual statements of receipts and payments, assets and liabilities, had never been presented to them; that the methods of bookkeeping were not correct; that the auditing was inefficient, and that they were entitled to a complete statement of the financial condition of the town.

SCOPE OF ENQUIRY.

A preliminary interview with the Mayor and Council resulted:—

1. In fixing the period to be covered as extending from date of incorporation, on 1 Jan., 1907, to 31 July, 1911.
2. In requiring annual cash statements in detail as to individual payments over \$100.00.
3. In requiring abstract cash statements for each year; and final ones showing:
 - (a) Active assets and liabilities.
 - (b) Investments and obligations thereon.
 - (c) Sinking fund status.
 - (d) Debentures unmatured.
 - (e) Debenture levies annually needed.
 - (f) Revenues from water scavenging and police.
4. In requiring lists of arrears for Council to deal with.
5. In requiring special reports on scavenging, water and police.
6. In attention being drawn to insufficient information given in annual statements as to expenses of each department.
7. In absence of any specific charges of misuse of funds.
8. In requesting a system of books and forms for use by clerk, treasurer, and other officials.
9. In requesting to define the duties of clerk and treasurer.

REVIEW OF FINDINGS.

Condensing the remarks herein contained, there have been disclosed throughout the enquiry certain deficiencies in the treatment of funds and records that may be briefly dealt with as hereunder:

1. Financing of an unbusinesslike character.
2. Inefficient bookkeeping and preservation of records.

3. Auditing incomplete and reports unpublished.
4. Assessments neglected or arbitrarily changed.
5. Tax collections irregularly accounted for.
6. Public works undertaken without proper regard to the ultimate cost.
7. Incorrect and insufficient statements of receipts and payments, assets and liabilities.
8. Inattention to the matters of bonds and insurance.
9. Promiscuous payments connected with the Police Department.
10. Absence of proper certificates, declarations and affidavits by important officials.
11. Loss of important books and vouchers.
12. Laxity in collection of tax arrears.
13. Extreme looseness of scavenging charges and collections.
14. Discovery of nearly \$2,000 monies overlooked.
15. Finding of water charges in confusion.
16. Water books found sadly neglected.
17. Construction funds heavily overdrawn.
18. Lack of proper methods of accounting for receipts.
19. Absence of estimates or appropriations.

In confronting former members of councils with comments upon their proceedings the purpose is to impress upon councilmen of the future the need for strict compliance, by those appointed to execute their directions, with the requirements of the Municipal and Assessment Acts. Having in view the welfare of the body of ratepayers as a whole, the Provincial Government hold their appointees in Council accountable to them for the proper management of affairs, and have accordingly prescribed that full information shall be regularly published to the citizens, and that the accounts shall be so kept by the officials and certified to by the auditors that the ratepayers shall be assured of the proper disposal of their monies.

ASSESSMENT ROLL FOR 1907.

The summary of footings was incomplete, having been made up before the Court of Revision had ordered changes, consisting of additions to Roll, reductions of assessments, and alterations of assessments from land to buildings. These alterations of assessments are explained by three paragraphs in Minute Book No. 1, 1907, page 77, which read as follows:—

“Assess the Nipissing Mines Company for 20 acres more, being property occupied by and assessed to squatters. Cut out land assessment of squatters and add to their building assessment.”

“La Rose Mining Company, change similar as to squatters, as was done in the case of the Nipissing Mines Company, Limited.”

“Chambers-Ferland Company, Limited, change similar as to squatters, as was done in the case of Nipissing Mines Company, Limited.”

Further changes to the Roll, initialed “M,” were found. I have not been able to find out, as yet, upon whose authority these were made. They were evidently not passed upon by the Court of Revision. List of these is as follows:—

Page 17. Roll No. 427.—B. Duke, assessment increased \$500.00, Col. 21. Not included in footings made by collector.

Page 37. Roll No. 904.—Geo. Mitchell raised assessment from \$250.00 to \$300.00. Not included in footings by collector.

Page 39. Roll 957.—Joe Murphy, reduced value of real property from \$900.00 to \$400.00. Change not made in footings by collector.

Page 48. Roll No. 1181.—H. A. Proctor, inserted \$300.00 business assessment. Not included in footings by collector.

Page 49. Roll No. 1189.—B. D. Proctor, inserted \$450.00 business assessment. Not included in footings by collector.

All of the above changes have been adjusted in the Summary which is appended.

Date when Sworn.—26th July, 1907.

Date of Return of Roll, 26th July, 1907.

Date of Final Revision.—25th Sept., 1907.

Condition of Roll.—Footings all in lead pencil.

Footings not changed nor proper summary made after Court of Revision had completed its work.

Further changes in Roll, above mentioned, made after Roll had been returned.

SUMMARY ASSESSMENT ROLL, 1907.

Value of Real Property.	Value of Buildings.	Total Value of Real Property.	Business Assessment.	Taxable Income.	Total Assessment.
\$ 229,653	\$ 338,820	\$ 568,473	\$ 63,663	\$ 280,230	\$ 912,366

Above is corrected Summary and is proved by the fact that the Total Assessment, \$912,366.00 agrees with the summary of the "Total Assessment" column in the Collector's Roll for 1907.

ASSESSMENT ROLL FOR 1908.

Summary of Roll.—None in or attached to Roll—made up 23rd June.

Date when Sworn.—Clerk's certificate and Assessor's affidavit not obtained in Roll, nor date when sworn, date of return of Roll, date of final revision. From By-law No. 59 it would appear that the Roll was to be returned on June 16th, 1908.

Court of Revision Authorization.—This was not possible, as after spending about two hours hunting for the Minutes of the Court of Revision I was unable to locate any complete or authorized list. A list of cases, or appeals, which came up before the first sitting of the Court was found with lead pencil memoranda opposite each as to what was done at the first sitting, but this does not cover all the revisions made, nor is it signed by the officers of the Court. I have pasted this to the front of the 1908 Assessment Roll. The signatures of the Court of Revision, however, appear at the end of the Roll certifying to the correctness of the changes made in the Roll.

Condition.—So far as the work upon the Assessment Roll itself is concerned the work was fairly done, but in the transfer of the items to the collector's roll it was very much the reverse. The Roll numbers of the Assessment Roll and the Collector's Roll do not run concurrently, there being 1,994 items upon the Assessment Roll and only 1,053 items upon the Collector's Roll. This was accounted

for by the fact that in many cases one assessment in the Collector's Roll covered up to twenty items on the Assessor's Roll, which were scattered right through the Roll, making the task of checking the amounts from the Assessment Roll to the Collector's Roll at least three times as long as it would have taken if the Roll had been properly made up with the items in each book bearing the same roll numbers. This was caused by putting all taxes collectable from one real estate agent or from one mining company under one heading in the Collector's Roll.

In several instances page numbers were duplicated in the Assessment Roll.

The Collector's Roll "Assessment" Column contains \$400.00 more than does the Assessment Roll. It would appear that the City of Cobalt Mining Company on Fol. 41 Collector's Roll had been charged with \$400.00 which does not appear in the Assessment Roll.

Footings were all in ink, but changes made by Court of Revision altering assessments from land to buildings have not been made in footings.

ASSESSMENT ROLL, 1908.

Value of Real Property.	Value of Buildings.	Total Value of Real Property.	Business Assessment.	Taxable Income.	Total Assessment.
\$ 222,970	\$ 449,520	\$ 672,490	\$ 60,745	\$ 629,243	\$ 1,362,478

Compared with 1907 the value of the land seems to have decreased, although the value of buildings has increased considerably.

ASSESSMENT ROLL FOR 1909.

Summary of Roll.—No. summary was attached to Roll. Made up July 11th-12th.

Date when Sworn.—15th July, 1909.

Date of Return of Roll.—15th July, 1909.

Date of Final Revision, 25th September, 1909.

Court of Revision changes checked and found correct.

Condition.—All footings in lead pencil. Roll numbers are not concurrent with Collector's Roll, 1909. Two changes were made in the Total Assessment Column of the Collector's Roll for 1909, which were necessitated because of changes in the Assessment on income of the Buffalo and Coniagas mines, as explained in letters from the Provincial Mine Assessor. This has reduced the total Assessment for 1909 considerably, in the case of the Buffalo mine from \$129,400.00 to \$69,582.46 and the Coniagas from \$508,275.00 to \$206,299.00.

ASSESSMENT ROLL, 1910.

Summary of Roll.—Summary was attached. As footings had been changed after the Court of Revision changes were made, a new Summary had to be made out, and this was attached to the Roll also. The total Assessment as passed by the Court of Revision was \$2,175,690, while the summary which I have made up shows \$2,175,190, a difference of \$500.00, which may be accounted for by an

assessment on 42 Fol., Roll 702, R. D. Devlin, \$500.00, a duplicate assessment which was apparently crossed out after the Court of Revision had finished its work.

Date when Sworn.—1st October, 1910.

Date of Return of Roll.—26th Sept., 1910.

Date of Final Revision.—4th November, 1910.

Condition.—A large number of Assessments had been crossed out in ink, lead pencil, etc., but apparently these changes were made before the sitting of the Court of Revision. A number of others had been reduced without giving any authority for the change. The clerk states that these were made also before the Court of Revision. A large number of erasures were made. It would be well if the person responsible for the changes were to initial them.

On page No. 41 two assessments against the Coniagas Mine of \$2,500 and \$1,200 respectively were not carried to the Collector's Roll for 1910. The clerk states that these were duplicate assessments. The items for which they are claimed to be duplicates appear on Page No. 16, \$3,500, and have been raised by the Court of Revision to \$3,700. The same lot numbers appear in each case, so that apparently they are duplicates.

On page No. 44, Groch and Edwards were charged with an assessment of \$4,000. This is not carried to the Assessment Roll as the amount had also been charged to the Nipissing Stores. This amount, with those against the Coniagas Mine mentioned above, have been deducted from a summary made up and pasted at the back of the Collector's Roll by the Clerk.

A number of changes have necessarily been made in the Assessment against mines for income. These changes have been made in the Collector's Roll when the amount chargeable was verified from the Department of Mines, but have not been made in the Assessment Roll. I would suggest that the Clerk be instructed to make changes of Assessment both in the Collector's and Assessment Rolls so that they will agree.

In checking from the Assessment Roll to the Collector's Roll I found the following items in the Collector's Roll which had been put in after the Roll had been copied from the Assessment Roll, as they are not in the latter. The Clerk states that they are assessments which had been missed and afterwards found.

Page 1.	Ahtonin, Mat.	\$ 800 00
" 40.	Wise, E. O.	3,500 00

In checking the Court of Revision changes I found one item which had not been given effect to in the Assessment Roll:

Doyle, J.	\$100 00
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This was carried to the Collector's Roll and I find has not been paid.

The Assessment Column in the Collector's Roll has not been added, and I have had the Clerk insert the footings so that it could be checked.

On Nov. 8th, after the Court of Revision had finally closed, I find the following inserted in red ink: As the statement signed by the Court as the total assessment for the year includes these two amounts the date set opposite to them (Nov. 8th) must be wrong, or the Court must have signed the roll after that date. The final sitting of the Court was Nov. 4th, 1910.

Roll 1418.	Moore, C. H.	\$500 00
" 1469.	Nadon, Jos.	300 00

ASSESSMENT ROLLS, 1907-1910.

Errors and omissions are abundant evidence of premature completion or careless preparation.

Once sworn to, the rolls may not be changed except by Court of Revision or Appeal, and it is due to their verdicts that they be recorded in minutes fully supported by written appeals against assessments.

Changes thus authorized are to be installed by the Clerk and the Roll summary altered accordingly.

Until this Roll is finally revised the Clerk cannot write up the Collector's Roll with which it must agree line for line.

Footings and summaries are to be made in ink, as pencil figures are quite too convenient for alteration.

Earlier Assessment each year would facilitate collections. There seems to be no good reason for returning the Roll later than May 1st.

COLLECTOR'S ROLL, 1907.

EXHIBIT A.

Total column in Assessment Roll with "Total Assessment" column in Collector's Roll, found correct.

Rates, as per By-law No. 30, General Rate 20 mills, Public School Rate 3½ mills, Separate School Rate 5½ mills, with assessments.

Footings of "Total Taxes Amount" column. Some difficulty was found with this because of percentages imposed upon taxes in arrears, after the specified date, being inserted with the amount of taxes which were not, and correctly so, included in the total.

Settlement of Collector not being in the Roll or obtainable, was made up by myself and is attached herewith. "Total taxes charged", per Schedule No. 1, are taken off the Collector's Roll, as no Summary had been made up in the Roll itself. "Percentages added" are obtained from the Collector's Cashbook, which dates from Feb. 21st, 1908. These are the percentages actually received. "Percentages earned." These are added to each amount transferred as "Arrears" to the Collector's Roll, 1908. On Schedule No. 1, column No. 6, will be found the full amount of Arrears transferred. As the actual transfer from 1907 was the total, less 10 per cent., I have deducted this percentage in making up the statement. The following items appear in the arrears column for 1908, which have no equivalent amount in the arrears column of 1907. It is possible they cover a number of the items contained in Schedule No. 2, but neither by name, lot number, nor amount, have I been able to locate them.

Roll No. 1022. M. Kattila	\$ 1 30
" 1045. City of Cobalt Mining Co...	7 02
	31 02
" 1046. H. A. Wiley	23 31

These have been included in the "Arrears Carried Forward, \$923.47." The arrears appearing in the Collector's Roll for 1907 amount to \$930.41. The difference may be accounted for in errors made in adding the imposition of 10 per cent.

Clerk's Certificate. No certificate appears in the Roll, and have been unable to locate it elsewhere.

Collector's Affidavit. One was found dated "1909" in figures and "Nineteen Eight" in words, and this I have attached to Roll.

Summary of Collector's Roll showing amounts to be collected, not contained in Roll, made up by me and attached herewith.

Dates of all payments to be entered on Collector's Roll noted. All payments of taxes should be checked from Collector's Cash Book to Roll in order to obtain an accurate statement, but Cash Book for period from Dec. 1st, 1907, to Feb. 20th, 1908, cannot be found.

Condition of the Roll is not good. Footings are all in lead pencil, and where changes have been made in columns, either additions or deductions, changes were not always made in footings. Items were marked, "Transferred to 1908" which could not be located in the Arrears column of the 1908 Roll, and *vice versa*. Totals of "Total Taxes Amount" column did not represent all that was contained therein, percentages being added, which were not included in footings, and payments on account were often inserted in the same column with the charge, though not included in footing.

Many items which were uncollected were marked "Duplicate Assessment." It was impossible to determine whether or not this was the case.

Many items for Income and Business taxes were marked with such reasons as "Left Town," etc. Many more items were left entirely without explanation as to why they were not paid or carried forward to 1908 as arrears. The larger part of these were taxes upon land and buildings which could be distrained for, or the land sold.

Some taxes which were marked "paid" upon a certain date, upon reference to the Collector's Cashbook were found not to be paid in full. It is quite likely that these amounts account for the difference in the Collector's Roll Reconciliation attached herewith. The amount "\$13,372.32" had to be taken as it stood from the General Cash Book, there being no Collector's Cashbook with which to check it. The amount "\$5,612.77" was the amount collected from 21st Feb., 1908, to 19th Oct., 1908, after which latter date monies received were applied on the 1908 Collector's Roll.

The difference (\$22.58) cannot be located until every payment for taxes is checked into the Roll, and that cannot be done until the Collector's Cashbook for 1907-8 can be found. Thorough search has been made for it in all offices.

Non-Resident Tax Roll was found in an uncompleted condition in an isolated part of the Assessor's Roll and had not been included in the Summary made up by the Assessor. The Assessment only was inserted with no data whatever as to Taxes to be charged. This I found it necessary to fill in, making the Taxes \$153.66 more. From this Roll were carried forward into the 1908 Roll as Arrears two of the items mentioned in report, namely:

Roll No. 1045.	City of Cobalt Mining Co...	\$31 02
" 1046.	Wiley, H. A.	23 31

With this addition of \$153.66 to the amount which the Collector's Roll was out, I found it necessary to list all payments from the Roll, and found that these amounted to \$68.87 more than was shown in the Cashbook as being received, also that three of the amounts paid were not paid till 1909. With these corrections the amount to be still accounted for is small, namely, 36c., which I believe is too small to give more time to. *Re* the above amount of \$68.87, Mr. Wallace, the Treasurer for 1907, casually remarked to me that Mr. Goodall, the Collector for 1907, had been short between \$60 and \$70.

COLLECTOR'S ROLL, 1908.

As stated in report upon Assessment Roll for 1908, an item of \$400.00 was included in the Collector's Roll "Total Assessment" that appeared in the Assessment Roll.

General Rate for 1908 was 20 mills, Public School rate $3\frac{1}{2}$ mills, and Separate School rate $6\frac{1}{2}$ mills, as per By-law No. 70.

Checked Footings of "Total Taxes" column. There was an error in the footings of page 41 which has been corrected and the right amount inserted in the summary.

Settlement of Collector was not obtainable and was made up by me as submitted herewith.

Clerk's certificate is not attached to the Roll, nor can it be found.

Collector's Affidavit was not attached to the Roll.

A number of errors were made in adding the 10 per cent. interest to the arrears when entered in the 1909 Roll, which straightened themselves out to within a small amount. An amount of arrears, \$12.93, was inserted in the "Total Taxes" column of the 1909 Roll which was not included in the Arrears column, and caused considerable work to find. Arrears were carried from the 1908 Roll to entirely different names to which they appeared to belong in the 1909 Roll, also a number of arrears from the 1908 Roll were lumped together in the 1909 Roll and it was absolutely impossible to check them in detail. The total Arrears carried to the 1909 Roll as transferred amounts to \$1,999.75, showing a difference of \$1.40, which might be accounted for by the errors in adding interest.

A few items which appear in the 1908 Roll which were good and collectable arrears were not transferred to the Arrears in 1909, and were afterward collected.

Summary of Roll not contained in list and made up by me as enclosed.

Dates of all payments entered on Collector's Roll noted. There is one item, Roll 108, W. E. F. Barton, which was paid to the present Clerk, Mr. O'Gorman, on Sept. 8th, 1909, which does not appear in the Collector's Cashbook. Upon speaking to the Clerk regarding this he stated that it was turned over to Mr. Kennedy, the Collector at that time.

The Collector's Cashbook shows \$5.68 having been collected more than appears to have been marked "paid" in the Roll. This, with the \$15.34 referred to above as being paid to Mr. O'Gorman, might possibly cover a number of the items which appear on the Unpaid list. This could only be verified by checking the Collector's Cashbook with the Roll.

An amount of \$104.58 appears in the Collector's Cashbook, fol. 101, with the following explanation: "Amount short on Filion's return for 1907 Taxes as per auditor's report for 1907. This amount not included in Collector's Roll for 1908." Thus it does not appear in any of the Collector's Rolls. It appears in the General Cashbook, fol. 90, Mar. 9th, 1909.

Condition. Payments on account of taxes and in full for taxes were in many cases entered with the amount charged in the Total Taxes column, so making it necessary to mark all these amounts before footings could be made.

Reasons for not being able to collect sums in Unpaid list were not put upon the Roll itself in the great majority of cases but were upon a loose list which was only found by chance.

A very large percentage of the tax upon the income of individuals was not collected. The Council should take this into consideration when making the rates for the year.

COLLECTOR'S ROLL, 1909.

As will be noticed by comparing the Summaries of the Collector's Roll and Assessor's Roll for 1909, an amount of \$1,400.00 will have to be added to Assessor's Roll Summary. An item of taxes on page 33, Collector's Roll, for J. Hill, had been inserted without inserting with it the Assessment or the distribution of the Taxes amounting to \$45.50. Dividing this amount by the rates imposed in the Collector's Roll Summary, it would appear from the explanation given by the present Treasurer, who audited the books for 1909, that this amount was paid by Mr. Hill, and his name had never been put upon either the Assessment Roll or the Collector's Roll, although he had received his bill for taxes. It would be a difficult matter to say what amount the Town has lost in this way, viz., through no Assessment being put through the assessment roll.

General Rate for 1909, 20 mills, Public School Rate $6\frac{1}{2}$ mills, Public School Debenture rate 1 mill, Separate School rate 8 mills, Waterworks Debenture rate 5 mills. It does not appear from the minutes of the Council that the collection of the 1 mill Special Public School Rate was authorized. All the other rates are set forth in the By-law, but this one seems to have been overlooked in setting the rates, although 1 mill was collected from all Public School supporters.

A number of amounts were inserted in the "Total Taxes" column which had been collected, but which had never been charged in the 1909 Roll:—

Roll No. 764, Johns, D., \$10.34 paid.
Roll No. 936, Magar, B., \$14.99 not paid.

These were not included in the footings.

Settlement of Collector was not attached to Roll and required to be made up as attached hereto.

Clerk's certificate and Collector's Affidavit not attached to or written in Roll.

Checked List of Arrears into 1910 Roll. The amounts which had been transferred to the 1910 Roll were in no way designated in the 1909 Roll and caused extra work to find. I have marked those which I have been able to locate "1910." There are three amounts in the 1910 Arrears Column which I have not been able to find the equivalents for in the 1909 Roll:

Page	4.	Campbell, M.	\$ 3 63
	"	25. Stubbs, W.	7 15
	"	76. Sharp, R.	18 26

The last mentioned has an amount unpaid in the 1909 Roll of \$6.60 and from the Collector I learn that he claims he has been overcharged, and this would appear to be the case.

1909 was the year of the big fire in Cobalt, and in making the transfer of Arrears to 1910, 25 per cent. was deducted in a number of cases, as specified in Schedule No. 3, and in one case 50 per cent. was deducted. These were authorized by the following minutes of the Council: Dec. 10th, 1909. "That the Clerk be authorized to issue orders in favor of ratepayers to the amount equal to 25 per cent. of taxes in case of property destroyed by fire of July 2nd, 1909." Also: Dec. 15th, 1909. "That the Clerk be instructed to issue orders in favor of ratepayers to the extent of 50 per cent. of amount of taxes in case of property destroyed by fire of July 2nd, 1909, and in case property has not been rebuilt."

A number of amounts which had been carried to 1910 as Arrears I find to be paid, and these will therefore have to be taken out of Arrears for 1910:

Roll No. 558.	O'Neil, H. F.	\$8 25
" 718.	Robinson, R. A.	9 75
" 820.	Kudbar	11 01
(Full amount, \$16.25, carried forward as \$17.87.)		

Dates of all payments in Collector's Roll noted. There was a large discrepancy of \$277.00 between the amount actually turned over to Treasurer and the total of amounts appearing as paid upon Roll. I found it necessary, therefore, to check over a considerable number of the payments, as they are in the Collector's Cashbook with the Collector's Roll. I was able to find sufficient payments to cover the difference which had not been marked paid, and the following is a list of same:

Roll No. 286.	Fuller, J. E.	\$22 75
" 292.	Chalifoux, P.	11 55
" 675.	Hatch, Frank	13 00
" 558.	O'Neil, H. F.	8 25
" 1448.	Temiskaming Tel. Co.....	204 75

The present Treasurer, Mr. A. W. Harrington, marked these amounts paid in the Roll in red lead pencil, so that all items paid are now marked. There is now a difference of \$2.98 between the amount paid by the Collector to Treasurer and total of amounts marked paid on Roll, the roll having this amount marked paid too much. It would require a complete check of every item paid to find out where this is.

Collector's Cashbook. I found it necessary to check the footings of this book. In checking the payments from the Collector's Cashbook into the General Cashbook I found that Arrears had been carried into the Current Taxes column in the General Cashbook and that percentages added were also carried as Arrears. The following is a list of same:

Cashbook 144.					
Col. C. B. 123.	\$ 5 17	Arrears entered as Current Taxes.			
Cashbook 150.					
Col. C. B. 135.	8 62	" " " " "			
Cashbook 43.					
Col. C. B. 163.	6 02	Percentages entered as Arrears.			
Cashbook 46.					
Col. C. B. 165.	41 40	" " " "			
Cashbook 46.					
Col. C. B. 1	10 13	" " " "			

In Collector's Cashbook, fol. 1, an amount of taxes with percentages amounting to \$392.48 was not entered in General Cashbook at the time, but at the first of the year a suspense account was opened up (1911) and this amount with \$50.00 water-works monies were entered therein. This was done because some of the cheques were at the time of no use. Afterwards in this present year, 1911, the amount was collected and credited to Suspense account through the Miscellaneous Column of the Cashbook.

On page 149 of the Collector's Cashbook an error in the footing was made of \$10.00 which was later discovered and deducted from the Collector's Returns on page No. 1 New Collector's Cashbook.

In making up the Taxes paid upon the charges made for 1909 I had to deduct an item of \$32.90 from the above mentioned \$392.48, as it was for taxes owing in 1908 and not carried forward as Arrears.

The Collector's Cashbook is in very bad condition, a large number of erasures having been made, footings carried forward from page to page in wrong columns, and in many cases the Collector held money for much longer than the law allows.

No imposition of 5 per cent. on taxes not paid at a specified time was made in 1909. Collector's Cashbook, page 111, two amounts of taxes which were paid, amounting with percentages to \$82.34, were not marked as paid in any roll. These should have been marked paid in the 1908 roll.

Roll No. 944. Black, J. F.	\$11 62
" 32. Barber, Geo.	70 72
Collector's Roll No. 136 was overpaid by the amount of 25c.	

Condition. Roll numbers are not at all in order.

Changes made in Roll after it had been turned over to collector, changes in body of Roll, were not made in footings.

No explanations given why collections were not made.

Some dates of payments were marked in ink and some in pencil, which were nearly obliterated.

A number of pages of the Roll were loose and I had to paste these in.

COLLECTOR'S ROLL, 1910.

Exhibit A.

Total Assessment Column in Collector's Roll compared with Assessment Roll discloses a difference between the total Assessment Column of each amounting to \$8,252,00 is made up as follows:—

The Assessment upon Mines Income is increased	\$14,652 00
by which amount the Collector's Roll exceeds the Assessment Roll.	
The following were inserted in the Collector's Roll, after Assessment Roll was closed:	
Page 1. Ahtonin, Mat.	\$ 800 00
" 40. Wise, E. O.	3,500 00
	<u>4,300 00</u>
	\$18,952 00
The following were doubly assessed in the Assessment Roll, and were therefore not carried to Collector's Roll:	
Coniagas Mine, Lots 273-4-5-6-7-8	\$6,700 00
Croch, N. C., and Edwards, H. B., 366	4,000 00
	<u>10,700 00</u>
Assessment on Collector's Roll is greater than Assessment Roll...	\$8,252 00

General Rate for 1910, 20 mills; Debenture Rate, $8\frac{3}{4}$ mills; Public School Rate, $4\frac{1}{2}$ mills; Separate School Rate, $8\frac{3}{4}$ mills. In quite a number of cases taxes were changed from Public to Separate School and vice versa. These changes were made, but the footings were not changed. It was necessary to rewrite the footings in for a large part of the Roll on this account, also because they had been put in with lead pencil.

Rates were set by By-law No. 155.

In Total Taxes Column a number of errors were found caused by the changes mentioned above *re* school supporters. These have been adjusted in summary which has been rewritten in the Roll. Collector should have it impressed upon him that no changes are allowable after the Roll has been passed over to him, and

that any amounts which remain uncollected for any cause should be left as balances unpaid with the explanation opposite giving reason for its non-payment.

Several errors were found in the footing of the Total Assessment Column. These have been corrected in the summary.

Collector's Roll Settlement not being contained therein was made up as attached to report submitted herewith.

Clerk's certificate is contained in the Roll as prescribed by the Act, but is not dated.

Collector's affidavit is also pasted on the cover and in good order.

Roll for 1911 not being made up as yet, arrears could not be checked forward; have therefore made up schedules showing Taxes uncollectable, with reasons given by Collector, and Taxes uncollected but good, up to 31st July, 1911. Notices have been sent out to all these by the Collector, and \$2,100.00 of these have already been paid.

Summary of Collector's Roll as required was not contained therein, and had to be written in with the corrections stated.

Dates of payments have been entered in the Roll somewhat carelessly and without full assurance that items had been paid. The Collector merely upon the word of the Treasurer entered up items as paid which had not been paid, and upon checking it appeared that they had not paid their taxes in full. The following amounts have since been received through the finding of these errors:

Nipissing Mining Co.	\$46 21
Kindly, J. R.	46 55

The latter having been paid by the Collector out of his own pocket. A number of payments, as per previous report, were marked paid, which were not entered in the Collector's cash book. Collector should understand that Roll should be marked only after entry in cash book.

During the period when taxes are being paid arrangements should be made to give the Collector proper facilities for handling the large amount of money which comes in. At the present time he has no protection from the crowd, and it is not surprising that errors are made. A wicket should be provided, inside of which nobody other than the Collector should enter. Monies should be paid over to the Treasurer at the end of each day in the rush period. It might also be well to give Collector a competent assistant to write up the Cash book or Roll for a few days at this time.

Footing was done partly in lead pencil and partly in ink, some by the Collector and balance by the Clerk. To assure that footings and extensions are correct, Clerk should do the work and see that Collector makes no changes in his figures after he has handed over the roll to him. These should be checked by two and the errors not left for the auditor to find.

Collector's cash book was kept in three different divisions, namely, arrears, payments on account, and payments in full. This system would have been very good if it had been properly kept, but as it was it only served to make greater confusion. Payments should be kept altogether and payments on account *pro rated over school levies, debenture levies, and general rate and arrears.* Considerable time was spent in making up a statement showing how taxes received should be distributed between current taxes, arrears, percentages imposed. This should be made quite plain in making each entry in the Collector's cash book.

In entering taxes received from the Collector into the General Cash Book, the Treasurer for 1910 put them all into the miscellaneous column, making no division between arrears, percentages and current taxes. Method for dealing with this had been explained thoroughly, to present Treasurer, so that this will not occur again.

Collector should in all cases enter the reason for non-collection of taxes at the time he finds the reason. It was necessary to have these reasons written in after audit commenced, and they depended somewhat upon the memory of the Collector, which would not be necessary if they were entered from time to time.

COLLECTOR'S ROLLS, 1907-1910.

Synopsis for the period is subjoined to make apparent the weaknesses of former methods of tax collections. Nearly \$16,000 of taxes have been treated as uncollectable. Schedules of these are given in this exhibit, and the reasons, when obtainable, written against each debt. Almost 9 per cent. of the tax levies since incorporation are seemingly lost to the town. It is possible that some of these may yet be recovered if steps are taken by Council to that end. Rebates allowed after the Cobalt fire might explain the disappearance of many sums at that time, but it will be noticed how large a proportion of taxes have since then been escaped.

Returns made by Collectors cannot be regarded as satisfactory. Their settlements have been neither clear nor correct. The Rolls show careless preparation for the Collector and improper completion for the Treasurer. Better adherence to statutory requirements is needed and the return of the Roll when absolutely correct should be reported to Council. Collector is responsible for all sums marked paid on the Roll. His own cash book must disclose his payments to the Treasurer by date and items. In the Collector's enforced absence Council must depute the work of collection only to someone under bond.

Earlier collection of Taxes is almost imperative if the Council of each year is not to carry over such tremendous arrears at its close, and liabilities for their successors to shoulder.

The Council of one year seems to be levying the income that the next year's Council has to spend. Such a course is prejudicial to each and cannot with safety be continued. Each year's income for the purpose of its own expenditure, for in no other way can the ratepayers measure extravagance or poor finance.

Spring assessments with Fall collections may be adopted as the wisest revenue policy.

COLLECTOR'S SHORTAGE, 1910.

Collector's Roll for the year 1910 was in clear form, and the dates of payment of Taxes were in most cases inserted by the Collector against the different amounts collected. Cash book kept by the Collector to record receipts as they occur* was checked with the Roll, and some amounts not paid dated in the Roll, but appearing as paid in the cash book, were accordingly marked in the Roll.

All the items appearing on the Roll as paid at the 31st July, 1911, were listed and amount to	\$68,323 69
Add percentage imposed on certain delayed payments....	412 44
Add several small overpayments by ratepayers	7 97
The amount admitted as being received by him is	\$68,744 10
Treasurer's Cashbook shows as having received from Collector	68,087 11
Which leaves a shortage to be accounted for by him of....	\$656 99

Collector Z. Forget definitely acknowledges receiving all items against which the date of payment is marked, but is emphatic in his statement that all monies received were paid over to the Treasurers, Mr. R. J. Jemmett to the 31st January, 1911, and Mr. A. W. Harrington to date from the 1st February, 1911.

Both Treasurers state that they issued receipts to cover all amounts paid in to them by the Collector. These receipts when produced were checked into the Town Cashbook and verified their statement. Further, Bank Deposits of a like amount had been made in many cases, especially while the collections were brisk, and this also amplified the clearness of the transactions.

Tax Receipts to the 13th January and from the 1st February to date, can, with the exception of two items, one being \$50 and the other \$175, be accounted for in the payments to Treasurer. This period from the 13th January to the 31st January, 1911, appears to be the shortage period. The collections made do not agree with the receipts issued by the Treasurer by several hundred dollars. As the Collector did not charge himself with all receipts in his Cashbook, the amount not so charged is also not included in any receipt from Treasurer.

Collector's Cashbook was added at the 31st July, 1911, and the amount he had charged himself with was \$201.95 in excess of that amount credited to him by the Treasurer in the Town Cashbook. He apparently knew of this difference and paid over promptly the cash, although he must have had this money on hand since some time between the 13th and 31st of January, 1911.

Certain amounts appearing on the Roll marked paid are not entered by the Collector in his Cashbook. These total up to \$656.99 and are exhibited on a schedule appended thereto. Thus the shortage is disclosed in two ways. Firstly, the Roll calls for the payment of \$656.99 more than has been paid to the Treasurer; and, secondly, the Roll shows that collections have been made of \$656.99 in excess of that which the Collector has recorded in his Cashbook.

System has been installed to take care of 1911 Tax Collections and safeguard the ratepayers against any recurrence of past confusion, which is apparently applicable to the lack of system.

Exhibit "B."

CASH BALANCE SHEET.

According to statements herewith the liquid assets at the beginning of this year were insufficient by over \$32,000 to meet liabilities pressing for payment then.

This condition developed during the first seven months of this year into a deficit more than \$53,000 on 31st July, 1911, owing to the absence of any tax income so far for 1911, which, had it been levied, would have lowered the deficit at 31st July by \$46,000 with expenses, less casual income for the remaining five months to be considered.

No recognition has been had of scavenging charges prior to 31st July, now in arrears, beyond the sums since collected, as the probable income from this source will be clouded in uncertainty pending the results from rendering statements to all householders, which is now in progress.

Neither has any account been taken of sums that may be realised from enforced collection of taxes escaped in former years, lists of which are scheduled herewith, to be dealt with by Council.

The proportion of these which may be brought forward as collectable arrears is much too indefinite for any estimate until the close of this year.

In refusing further loans the Bank has sought to curtail the too rapid expenditure upon construction works. Their course, however, led to the holding of deposits and offered some reason for delaying settlements.

Exhibit "B"—Schedule 1.

ASSET VALUES.

The futility of placing upon Town properties values other than as representing expenditures thereon will be conceded upon considering the financial position of the Town from the viewpoint of an investor in its securities.

Except as reasons for the loans the works undertaken are not of moment to the debenture holders. Their real safety and guarantee or redemption lies in the taxing power of the corporation used for the annual liquidation of such indebtedness by instalments, or the erection of a counter investment that shall grow to maturity contemporaneously with the liability it protects.

The life of a public work is financially presumed to be concurrent with that of the loan required for the undertaking and as an asset against the specific debt it will theoretically disappear at the same rate.

This gradual extinction of the physical value of the work is offset in all progressive places by an enhancement of the contiguous real estate values which always succeeds wise public improvements, and in the rise or even steadiness of assessment is really found the best recommendation for credit.

Permanent works are accordingly placed at construction values as nearly as these could be separated and the annual transferences of such values from the credit of the debenture holders to that of the ratepayers will occur in equivalence with the reduction of liability by repayment or sinking fund investment.

Exhibit "B"—Schedule 2.

ACCOUNTS PAYABLE.

These have been made up from all invoices, statements and estimates produced for audit and have been listed under the accounts chargeable therewith.

No lists or memoranda of the accounts unpaid at the end of each year had been made and apparently all balance sheets in the past have been made up with more or less uncertainty that all the debts of the Town were represented therein. Lists at the 31st Dec., 1910, and 31st July, 1911, have been very thoroughly gone into and every debt which might be truly considered as outstanding and unpaid at these dates have been included. In order, however, to guard against any possibility of invoices having gone astray or not having been produced \$1,000.00 has been added to the list as at 31st Dec., 1910, and to that of 31st July, 1911.

Numerous errors have been detected through lack of a thorough checking of prices and extensions of invoices, list of which is appended showing items which were discovered by only a casual checking of prices and extensions of invoices. One case also is exhibited where amount of \$21.00 was paid twice through an oversight. Refunds have been secured for these, but it illustrates the fact that a thorough check should be instituted by the Clerk, Treasurer or Finance Committee before the final settlement of a bill is made.

The Clerk should see that all bills are upon receipt properly filed and cared for, also that they are certified to as to correctness of quantity and prices by the heads of departments or chairmen of committees.

Credit should be given to the proper person, after the bills have been so certified to, in a ledger provided for the recording of "Accounts Payable." Upon payment of the account the "Accounts Payable" account of the person interested should be debited with the payment.

Lists of unpaid accounts could in this way be laid before the Council at every meeting, settlements would not be easily duplicated and future reference may be made without difficulty to the dealings with any party. All accounts must be in this ledger at the end of the year and the balances brought down and drawn off for the Auditors.

The account of Wm. Newman & Co. has been checked and the balance appearing at their credit in the ledger, \$491.38, has been taken as the proper amount due to these people in the statement for the period ending 31st July, 1911. This amount requires the verification of the Town Engineer.

Bills Payable, as shown in the Bill Book, have been listed for reference only. These bills cover items that appear in the schedule of Accounts Payable, and as the Bill Book has only recently been kept there is no proof that further bills are not still outstanding unmatured. On account of the uncertainty, the indebtedness of the Town has been shown under Accounts Payable rather than Bills Payable.

Exhibit "B"—Schedule 3.

BILLS PAYABLE.

Schedule of Bills Payable, 1907 to Aug. 1st, 1911. All loans were made from the Canadian Bank of Commerce upon the Town's notes, with the exception of \$15,000.00 borrowed in 1910 for Waterworks extension pending the sale of debentures. The debentures were in this case held as security for a few days only, when the loan was refunded upon the sale of same.

Under By-law No. 2 it will be noticed that notes were issued for \$300.00 more than the By-law called for. As this was in the early history of the town, before a good organization had been created, this might be excusable.

In 1907 notes were renewed three and four times instead of making new By-laws and new notes to cover the old ones as they became due.

Several By-laws were repeated, namely, Nos. 11, 17 and 49. In the case of No. 11 an error was made in issuing notes upon it after it had been replaced by By-law No. 15, while under By-law No. 13, which was not cancelled, no notes were issued. Care should be taken in making out notes to see that they are made upon the By-law which ordered their making.

Full amount of loan authorized by By-laws was in several cases not used, showing part of the amount of By-law uncalled for, as in By-law No. 15, for \$6,000.00 upon which notes for only \$5,000.00 have been issued; By-law No. 33 for Separate School, \$600.00, which was evidently paid out of general fund, as no note was issued under the By-law; By-law No. 134, \$23,000.00, for Current Expenditure, on which notes for only \$19,500.00 were issued. Upon By-law No. 167, \$4,000.00, only \$2,000.00 for Public School has been issued. Balance of this By-law should be used before another By-law is passed for Public School purposes. In the case of By-law No. 134, two By-laws have since been passed for General purposes, the balance of \$3,500.00 having evidently been overlooked.

Great care should be taken to see that all amounts required for School purposes are passed under separate By-laws and that notes are issued under those By-laws, and that all amounts passed under previous By-laws have been fully used up.

By-laws did not in many cases state the time which the loans to be made were to run. This should always be included in the By-law.

Notes made payable on demand or before a specified date, usually the end of the year, have been made in a number of cases. These notes in several cases were allowed to run over the time specified by the bank. This was probably accounted for by the lack of funds at the due date.

Statement shows balance of \$42,000.00 which was the balance of notes in the hands of the Bank at Aug. 1st, 1911, which amount the Bank has verified as correct.

Differences between notes issued and amounts authorized by By-laws is made up of amounts for which the By-laws were cancelled, or for which notes were not issued.

Exhibit "B"—Schedule 4.

SEWERS.

Sewers and the Permanent Waterworks were contracted for by Wm. Newman & Co., of Winnipeg. Materials were contracted for by various concerns. Estimates by the Engineers, Sutcliffe and Neelands, were made out covering both Waterworks and Sewers. The idea is that half the cost of excavating should be charged to Sewers and half to the Waterworks, with the materials used in each case. Many estimates are made out for "Labor and Material," without specifying whether they were used upon the waterworks or sewers. Only approximate values could be arrived at, and the Engineers, Sutcliffe and Neelands, were asked to submit an estimate covering each.

All entries through the Town Books are charged to "Waterworks and Sewers" under By-law No. 53, no division being made.

Expenditures for 1907 and 1908 were made out of general funds of those years, as the debentures were not sold until 1909. Debentures under By-law No. 53 and No. 143 were intended for construction of Waterworks system as well as for storm and sanitary sewers. The expenditures thereon were, when capable of division, not separated, and those incurred for purposes common to both Sewers and Waterworks cannot with any reliability be divided between the two, so that construction cost must rest as covering both of these public works in unascertainable proportion, although the Engineers, Sutcliffe and Neelands, have gone to much trouble in arriving at an opinion that the full cost of the works might be evenly divided between the two undertakings.

Exhibit "B"—Schedule 5.

PERMANENT BALANCE SHEET.

The town has a net debenture debt at 31 July, 1911, of barely \$110,500.00, and the ratepayers have since incorporation invested through levies over \$84,200.00 more, making a construction expenditure to date of near \$194,700.00, explanation of which appears in this statement. Of this sum nearly \$96,500.00 has gone into Sewers and Permanent Water system against debentures sold of \$81,500.00, so that the general funds are entitled to recover about \$15,000.00 from the proceeds of unsold debentures for \$43,500.00 under By-law No. 143.

Of the above ratepayers' expenditure \$20,000.00 has provided for the redemption of debentures and the remaining \$64,200.00 may be said to represent public works that might have been financed by debenture issues.

It may accordingly be some relief to the ratepayers to learn the extent to which heavy taxation has contributed to free them from an indebtedness greater than the present one, which must all be liquidated within the next ten years.

Exhibit "B"—Schedule 6.

TOWN HALL.

Municipal Building. The assessed value of the Town Hall and site in 1910 was \$9,000.00. I notice that in the auditor's report for 1910 municipal building and site were taken in as an asset at \$8,000.00. I believe this to be a very close estimate. A more accurate value may be made up from the contracts and an allowance being made for depreciation, but such calculation is not of moment.

Construction of the Town Hall was commenced in October, 1908, and completed the early part of 1909.

Contracts and agreements on file show the cost of erecting this three-story frame and tin building, installation of steam heating, plans and supervision, and the purchase of the lot, to be \$8,583.39, made up as follows:

Purchase of lot No. 362, from A. S. Galoska Company, Limited, 16 Sept., 1908	\$3,250 00
Erection under contract by David Hood	3,807 50
Extras, certified by Architect	457 00
Installation of steam heating plant under contract, by J. E. Farrell	827 00
Extras, certified by Architect	51 52
Plans and supervision by W. R. Graham, Architect	190 37
	\$8,583 39

Court Room and Lockup is on the ground floor, Council Chamber and offices of the Town Clerk and Treasurer on the first floor, and the second floor is leased to the Independent Order of Oddfellows, for a year dated from 1st Feb., 1911, at an annual rental of \$250.00, payable quarterly in advance. Payment due 1st August is not paid at 10th October, and it is the duty of the Clerk to see that payments are made promptly.

Assessed value in 1910 was \$9,000.00, but allowing for depreciation since erection, \$8,000.00 is a fair value. Therefore Balance Sheet exhibits the Town Hall at this amount.

Insurance carried is not sufficient, and remarks thereon are contained in the section pertaining to Insurance in this report.

Furniture and Fixtures contained in the Town Hall have been valued by the Clerk at \$1,000.00, which amount is composed as hereunder:

Town Bell	\$100 00
Electric Wiring and Fixtures	150 00
Typewriter	125 00
Safe	200 00
Desks, Tables and Chairs, Coun. Chamber	} 425 00
Desks, Chairs and Fixtures, Court Room	
Desks, Chairs and Fixtures in offices of the Clerk and Treasurer	
	\$1,000 00

Insurance on the above is only \$400.00, and the Council should attend promptly to this matter, as the value of \$1,000.00 is estimated, and the replaceable cost would be in excess of this amount.

Exhibit "B."—Schedule 7.

FIRE DEPARTMENT.

Permanent Department consists of Chief A. S. Kappelé and two firemen, stationed at the Fire Hall on Silver Street, and a fireman in charge of the fire engine at Cobalt Lake.

Volunteer Brigade is composed of some thirty-two members, so that at all calls an adequate number are on hand to support the regular brigade.

Hydrants have been set up at all parts of the Town and are in most cases attached to the Permanent Water System, while a good water pressure is always maintained.

Hose wagon with a thousand feet of hose and a fine team of horses are in readiness at all times to proceed instantaneously to any call that may come over the Electric Fire Alarm System, recently installed.

Fire engine is connected with a hydrant on the Square, and is used as an auxiliary for fires in that section of the Town.

Volunteers are now paid for all calls. Chief Kappelé prepares a list of firemen responding to the call, which is laid before the Finance Committee of the Council. Cheque is made payable to the Chief, who renders to the Clerk a receipted statement upon which is contained signatures of the parties to whom payment was made.

Total expenditure for each year is as follows:

For the year 1907	\$ 3,813 11
For the year 1908	6,020 10
For the year 1909	11,250 84
For the year 1910	13,257 89
For 1911 to 31st July	9,528 84

Equipment and appliances have been purchased during this period amounting to over \$16,000.00, of which amount only \$4,000.00 is unpaid at the 31st July, 1911. Expended amount is included in the above expenditures for the various years.

Fire Hall at present occupied was rented from the Northern Canada Supply Co., Limited. Agreement dated the 1st Sept., 1910, provides that an annual rental of \$750.00 shall be paid quarterly, the lease of premises is to extend for two years from the date thereof, and the taxes are payable by the Town.

Inventory of equipment, as prepared by Chief Kappelé, is a conservative one. Total of \$16,515.75 has been shown in the Balance Sheet, as that portion of the equipment unpaid has been accounted for in the list of Accounts Payable.

Installation of Water Mains and Maintenance of a Permanent Fire Brigade with up-to-date fire fighting equipment was mainly the reason for the reduction by the insurance companies of their rates from ten to seven and one-half per cent.

Consequently the ratepayers are better protected from fires and are benefited by the saving in the cost of insurance.

Permanent Brigade is not covered by insurance, and reference to the report under the head of Insurance will clearly show the position of the Town in this respect.

Exhibit "B."—Schedule 8.

BOARD OF WORKS.

Inventories of loose tools and buildings were furnished by Town Foreman, W. Donaldson, and amount to \$803.00. Schedule of the items making up this amount is appended hereto.

Tool and Store House adjoins the Town Hall and was recently erected.

Stable in rear of the Town Hall is apparently rented, but no payment has been received this year. Treasurer states that the arrears of rent at the 30th Sept., 1911, amounted to \$56.00. No lease or mention in the minutes as to the renting of the stable can be found, and the Council should not allow transactions to occur without record being made in the minutes. Collection of this amount is necessary, and it would be to the benefit of the ratepayers that a lease be drawn up by the Town Solicitor and signed by both parties.

Exhibit "B."—Schedule No. 9.

TEMPORARY WATERWORKS.

Temporary waterworks were first put into use in June, 1909, after the purchase from F. L. Cody of a certain tank and the rental pipe line extending to Sassagginaga Lake, on April 22nd, 1909. During this year, 1910, the line was extended to various parts of the town at a cost of between \$8,000.00 and \$9,000.00. Pumping for the system was commenced on May 28th, 1909, by the Cobalt Light and Power Company, and was continued by them until the work was taken over by the Cobalt Water Commission, after the construction of the pumping station for the permanent system in October, 1910.

Rates were set by the council on June 2nd, 1909, for the governing of charges for all services. These rates were later changed and a published list of the amounts to be charged for the various services was issued for 1909.

Collector for the rates does not seem to have been appointed immediately upon the commencement of the distribution of water, and the clerk received the rates for June and part of July, 1909. Frank Kennedy was then appointed collector for the remainder of the year and the revenue for 1909 was at the 31st December \$2,828.21 as shown by statement for that year, but \$239.70 was collected in the early part of 1910 of arrears from 1909, making a total revenue from the temporary waterworks of \$3,067.91 for the year 1909.

During the winter months when the temporary system was not in use a small revenue was derived from water carriers and the sale of water by the use of water tickets. These monies have been included with the revenue from the temporary system, for 1910.

Statement for 1910 shows an amount of \$487.12 further arrears from 1909, revenue derived from water carriers, and the rates upon part of the system which it was possible to keep in operation during winter months. A cheque for \$30.00 from Moore & Patterson for January, February and March rates is still lying in the town's safe unpaid. This has never been credited through the treasurer's cash-book and should be dealt with by the council. Upon the death of Mr. Kennedy an audit was made of his books, when an amount of \$50.00 on account of water rates was turned over to the town. This consisted of the above mentioned cheque of Moore & Patterson for \$30.00 and Art. Wood's for \$20.00, the latter being received by the treasurer on May 22nd, 1911, and appearing in statement for 1911.

Revenue from operation during 1910, amounting to \$6,519.47, was offset by an expenditure of \$10,528.02. This however, it is understood, includes a number of additions to the system in various parts of the town. A number of users of the temporary system were connected with the permanent system.

Register used for 1910 for water rates was well kept, although a number of rates charged during the months affected were apparently dropped at the end of the year and not included in the list of unpaid accounts which was made up on 17th December, 1910, and a list of these has been made up amounting to \$208.00, for the council to deal with. The arrears as at 31st December 1910, amounting to \$813.72, have also been listed. \$187.50 of these have been paid up to 31st July, 1911, and those uncollected at that date have been divided as to collectable and uncollectable rates, on lists of made up, and herewith those considered collectable by the present collector amounting to \$353.94, and those uncollectable \$272.28. The latter may be passed upon by the council as to whether they are now collectable or not.

1911 exhibits a very large decrease in the revenue derived from the temporary system. This is largely accounted for by the users of the temporary system being connected with the permanent system, also by a reduction in rates authorized by the Cobalt Water Commission on January 21st, 1911, the rates for 1910 having been governed by rates set by Bylaw No. 138, passed 28th April 1910.

Rates charged to people using water from the premises of their neighbors, owing to many not having connections to the system on their own premises, have been left to a large extent to the discretion of the collector, and it is surprising under the conditions that so much revenue has come from this source.

The following reasons have combined to make the revenue for the three months, previous to July 31st, apparently small as compared with 1910, amounting as it does to only \$459.65 directly from the system, and only \$817.00 including water carriers, and arrears \$187.50. Accounts unpaid at 31st July, 1911, amounting to \$293.35, are listed separately. These have for the most part been collected since that date.

Register for 1911 has been properly kept as to charges and credits for rates received, but in a large number of cases only the street number of the house supplied with water appears, without the name of the person receiving service and who is to be charged therefor. As there are sometimes three or four separate charges for service in the one building, names of persons to be charged should in all cases be supplied, as the street name with the last name of the person supplied, without initials, give very small clue to the proper person chargeable for the service. This information should immediately be filled in, also as to when water has been turned on or off a dwelling so that charges made may be verified thereby.

Construction, acquisition and maintenance. The opinion of this is that all expenditures in connection with the temporary waterworks should be considered as maintenance, and that the only part that could be looked upon as an asset is the pipe and fittings at the value at which they might be sold. This system is taken up in the winter time to prevent freezing and bursting of the pipes, and relaid in the spring, thus causing a large amount of maintenance expense. Very little of the sum spent in 1910 could be looked upon as an addition to the asset. Some few additions were made, but these will possibly in the course of a year or two be supplanted by the permanent system.

In the very outlying districts and in very rocky and inaccessible places the temporary system may be used for years, but a very large part of it will be replaced

in the next two years by the permanent system. The expenditures upon the system in 1909, \$8,426.22 might also be looked upon, as the value of the temporary waterworks, as an asset.

Exhibit "B."—Schedule 11.

WATER COMMISSION.

By-law 53, provided for the issue of debentures amounting to \$75,000, for the purpose of constructing a system of waterworks and sewers for the Town of Cobalt. This By-law, after being assented to by the ratepayers, was finally passed by the council 4th July, 1909.

Township of Coleman by By-law No. 94, guaranteed this issue of debentures.

Agreement with the Township of Coleman dated 1st November, 1909, assented to by the Provincial Legislature on 19th March, 1910, empowers the Mayor of Cobalt, the Reeve of the Township of Coleman, and the Manager of the Nipissing Mining Company, Limited, to exercise the powers vested in them by Sec. 40, Chap. 235, of the R.S.O. 1897, which is as follows:—

R.S.O. Chap. 235, Sec. 40.

(1) The council of the township, city, town or village may itself or by its officers, exercise and enjoy the powers, rights, authorities and immunities hereby conferred upon the corporation of such municipality, or such council may, either before the commencement of the work, or at any time while they are in course of construction, or after their completion, by by-law, assented to by the electors of the municipality, provide for the election of commissioners for such purpose.

(2) Upon the election of commissioners, all powers, rights, authorities, or immunities which, under this Act, might have been exercised or enjoyed by the council and the officers of the corporation acting for the corporation, shall and may be exercised by the commissioners and the officers appointed by the commissioners, and the council thenceforth during the continuance of the board of commissioners shall have no authority in respect of such work.

Agreement with the Township of Coleman, assented to by Parliament, makes it seemingly unnecessary to pass by-law for the appointment of the Water Commissioners, or for their election. Therefore, by the above Sec. 40, all of the construction, maintenance and general management is under the sole jurisdiction of the Water Commission.

Paragraph No. 1, however, provides that commissioners should have all rights, powers, etc., as if they had been appointed by by-law in pursuance of sub-section 1, section 40. Now, Commissioners appointed by by-law would have no power or rights under section 40., as that section does not authorize appointment by by-law, but does authorize a by-law providing for the election of Commissioners, which election is by the people, and regulated by section 41, and by chap. 40, 1906.

The Commissioners are designated as Mayor, Reeve, Manager, etc., but are not appointed as such, nor does that appointment extend to their successors in their municipal offices, etc. There is no provision in the agreement for the re-appointment or re-election of Commissioners.

Apparent intention of the parties to the agreement would hold that the Commissioners have all the powers, etc., of Commissioners elected under the provisions of Chap. 235, R.S.O., Chap. 40, 1906, and Chap. 45, 1907.

TOWN OF COBALT.

WATER COMMISSION.

*Permanent Waterworks.**Exhibit "B," Sched. No. 11.*

Condition of the multifarious books used for recording the transactions since the inception of the Water Commission was deplorable. New system was at once devised, obtained and installed, and put into use at the 1st July, 1911.

Some of the books used were very primitive; in one case a cheap note book acted for the cash book. Several cash books were in evidence, and at no time were they balanced off to agree with the deposits made into the bank.

Every entry had to be checked and scrutinized, as certain items appearing in the cash books were not posted in the register, while certain cash items appearing in the register did not appear in the cash books.

Receipts were checked into the cash books from a charge receipt form. This form was cumbersome and has been discontinued, and supplanted by a separate charge note and a duplicate receipt.

Book containing numbers 301 to 400 charge receipts was missing, and there is no proof that these receipts were not used.

Ledger had not been kept, nor were cheque payments dealt with further than pasting the cheques back on to their respective stubs.

Cheques to date, all of which are for maintenance, were written up on cash sheets, distribution being made showing the payments for power, salaries, etc., and are appended for future reference and guide.

Commission minutes of the 9th Jan, 1911, contain a request to the secretary for various information pertaining to the water services. If this information was given it would be hard to say where it was gleaned from.

Minutes of the 28th June, 1910, contain the following section:

"That water connections be made to the water mains at the expense of the property owners, and the cost of the connections from the main to the street line be rebated to the property owners at the rate of 50 per cent. of his water rates until paid, and that the actual connection with the main shall be made by the town's representative under the supervision of the Town Engineer, and that the cost of the work done by the town's representative and Engineer shall be paid by the property owner, before the connection is made."

This procedure was caused by the lack of funds at that time to undertake further construction work. Over sixty connections were made under the foregoing arrangements, and a complete list of these is attached, with amount of the rebates to date, to be passed on by the commission.

New schedule of rates are contained in the minutes of the 21st of January, 1911, and are payable in advance. It is determined by a clause in the same minutes that rebates on account of connections made by the citizens shall cease when new rates are charged. Therefore there is no apparent indebtedness to citizens at this date, on account of private connections.

Certain arrears of water charges were not carried into the new register at the 1st of July, 1911, and need to be dealt with by the commission, and for this purpose a list of these is appended.

Reconciliation of collections to the 18th of October, 1911, shows a balance of \$328.58 in the Secretary-Treasurer's care. This amount was promptly deposited the following day. It is evident that the Secretary-Treasurer had no close accounting for the monies he received and probably did not at any date know whether he had deposited all his collections. This should not occur again, and the past errors and complications may be attributable to the lack of system, which is now obviated by the introduction of a practicable Cash Book.

Revenue statement to the 30th September, 1911, exhibits a surplus of \$2,556.99.

Balance sheet at the 30th September, 1911, shows the position of the Commission at that date.

List of accounts payable at 30th September, 1911, have been taken into the balance sheet as a liability, and have been charged to the various maintenance accounts in the Revenue Account.

Statements appended will be a guide as to what is to be furnished by the Water Commission to the Town Council, under paragraph 2, section 45, chapter 235, R.S.O., which sets forth that: "The Commission on or before the 15th January in each year, or upon such other day as the council may name, shall cause a return to be made to the council containing a statement of the affairs of the water works, which shall show the amount of the rent, issues and profits, arising from the waterworks."

Auditors will be guided by paragraph 4 of the same section, which provides that: "All the accounts relating to the waterworks be audited by the auditors of the corporation in regular course."

"All water rents and water rates, when collected, less disbursements by the commissioners, shall quarterly, or so much oftener as the Council may direct, be paid over by the commissioners to the municipal treasurer, and shall be by him placed to the credit of the waterworks account." (Section 47, chapter 235, R.S.O.)

Commissioners are therefore authorized to pay over the surplus cash, which at the 30th September, 1911, amounted to \$2,050.89. Secretary-Treasurer had in hand \$235.60, while the balance in the Bank of Commerce, less outstanding cheques, was \$1,815.29.

Town Council may not, however, use such monies received from the Commissioners, for any other purpose than that designated by the agreement entered into November, 1909, between the Town of Cobalt, Township of Coleman, and the Water Commissioners.

Clause 2 of the before-named agreement prescribes that:

"All proceeds of water rents and water rates when paid over by the said water commissioners to the said Cobalt Corporation pursuant to Section 47, of chapter 235 of the R.S.O., shall forthwith by the said Cobalt Corporation be paid to the Provincial Treasurer to *augment* the sinking fund, and such payments of said proceeds shall continue from time to time until the total amount that may be required to meet the sinking fund has been paid to the Treasurer of the Province of Ontario."

Temporary waterworks are supplied with water, the cost of pumping being paid by the Commission.

Town Council by authority from the Water Commission contained in the minutes of 27th of April, 1911, have charge of the temporary system, and the cost of maintenance is much more than the revenue received from water rates. Therefore it is probable that the surplus from the permanent system should be used to cover the deficit arising from the temporary system.

APPROPRIATION LEDGER.

Exhibit "B."—Schedule No. 12.

Cash balance sheet at 31st Dec., 1910, may be used for the opening entries of the following accounts:

Revenue accounts will be severally charged with all income uncollected at that date and the various appropriation accounts credited with liabilities then unpaid.

"Revenue 1911" will be credited with the assets taken over from 1910 and charged with the debts of that year which it assumes. The debit balance to this account represents a first charge against the revenues of this year.

"Revenue 1911" will be further credited with estimated receipts from all sources belonging to the current year (including taxes) and will be charged with payments estimated to be made for all the purposes of the same period only. This account will thus close of itself.

Budget for 1911 is shown among these schedules and from its figures an account for each source of receipt will be charged with its expectant income for the year, and accounts for each department of expenditure will be credited with the appropriation placed at its disposal for the same period.

Treasurer's receipts from each source for the calendar year will be credited in monthly total to the account that was charged with the income originally expected from it. The balances against each of these accounts will be estimated income uncollected.

Treasurer's payments will be charged in monthly totals against each of the appropriation accounts fitted for them. The balance of such accounts will immediately show unexpended appropriations or instances where the appropriations have been exceeded.

Receipts and payments, monthly totals, when all posted into the appropriation ledger, will enable a perfect balance thereof with the cash book, and permit an appropriation statement to be laid before council each month.

"Revenue 1912" will be credited with liabilities assumed at the close of the year and these charged against the 1911 appropriation accounts they concern.

"Revenue 1912" will be charged as taking over assets uncollected on 31st Dec. 1911, which will be credited to the various accounts representing collections expected from these sources.

"Revenue 1912" will finally show any deficiency burdened upon it from this year or perhaps the inheritance of a handsome surplus in the form of a bank balance with all debts paid.

Clerk has been given this ledger to keep as the only method (providing all accounts are promptly paid) by which council can hold its expenditures within bounds and avoid piling up a heavier bank overdraft.

Exhibit "B."—Schedule 12.

ESTIMATES.

The Act requires the Council to prepare early in each year estimates of the probable expenditure for various purposes of the Corporation during the calendar year then current.

Council will then make appropriations for each department and for the payment of debentures or school requisitions.

The minutes will contain a full and clear statement of such appropriations, the sum of which will be the full levies of the year.

The Clerk should thereupon open in an Appropriation Ledger an account for each purpose, crediting it with the amount set by council as the limit of expenditure and charging it with monthly totals of payments made on that account.

Thus the Finance Committee may be informed at regular intervals of the balance of unexpended appropriations, and learn at once when on the verge of over-expenditure in any direction.

The haphazard way of incurring expenditure in the past is to be strongly deprecated.

In this connection the contraction of liabilities without hope of early payment has conduced to the overrunning of expense.

The finances of the town have suffered severely from the making of loans instead of levies, but this condition may be corrected by collecting the revenue soon after the appropriations are made.

ESTIMATES, 31ST. JULY, 1911.

An attempt is herein made to forecast in statement form the income and expenditure for the balance of this year to serve as a form for annual use hereafter.

To the deficiency of \$53,000 at 1st Aug. must be added anticipated controllable expenditure of \$28,000, and against these may be set receipts from Police, Scaevenging, Temporary Water rates, etc., aggregating \$8,000, plus a general rate of 20 mills to yield \$40,000. The deficit first stated would thus be reduced to \$27,000 at the close of the year.

Uncontrollable expenditures for the payment of debenture interest and principal into sinking funds seemingly requires a rate of $11\frac{3}{4}$ mills; that for the separate schools a rate of 12 mills on their limited assessment; and for the public schools one of 4 mills.

Yield of the rates will theoretically exceed the demands for school and debenture purposes by about 5 per cent. in order to cover actual losses in collection, and those demands have been supplemented accordingly.

Tax losses on general rate appear among expenses on general purposes merely as an estimate.

If these and future estimates are carefully watched retrenchment will result in the early disappearance of the deficiency, to appear at the close of this year.

It is quite obvious that earlier assessment and collection of taxes will save at least one thousand dollars a year in interest besides much of the loss arising from inability to collect taxes.

Sinking fund is entitled to sums requested under By-law No. 143. Pending sale of the remaining debentures, only 13 per cent. of the fundable sum is actually needed now. Interest levied for is however not payable to the extent of 87 per cent. until such sale.

Exhibit "B."—Schedule No. 13.

CODY'S SYSTEM OF WATERWORKS.

Previous to his sale, on the 22nd of April, 1909, of a water tank to the town, Cody's system supplied a portion of the public residing in the West End with water.

Agreement dated 22nd April, 1909, between the Cobalt Light, Power and Water Co., Ltd., and the town, provided that the Power Company would look after the entire pumping of water into the before-mentioned tank at the monthly rate of \$150. Under this agreement the Power Company used their own pump.

Letter dated 17th Feb., 1910, from the Cobalt Power Company, proposes to supply electric current at \$150 per month, from 1st Jan., 1910, for running the 35 h.p. motor, which was connected to the Canada Foundry pump then recently installed by the town. The company also claimed the privilege of connecting their Nancy Helen (Cody's) line to the water line leading from the new pump.

Council apparently did not take any action with regard to this letter, but nevertheless the payment of \$150 was continued to the 30th of Sept., 1910, at which date the Water Commission came in force.

Settlement for October, November and December, 1910, and January, 1911, was at the rate of \$200 per month, a rate that was apparently mutually agreed on at that time. From the 1st of February the meter that was installed around that date was the basis for charge, the rate being 1 $\frac{3}{4}$ c. per kilowatt.

Some verbal agreement seemed to have been entered into as to the payment by the Cobalt Light, Power and Water Co., Limited, for the water that was being supplied to the Cody system in the West End. Interview with Mr. Cody elicited that from 1st Feb., 1911, the Cobalt Power Company had agreed to pay over to the town half of the water collections made by them.

Statement showing such monthly receipts, submitted by this Company, is shown hereunder, and half of the total amount of such collections to the 30th Sept., 1911, may be offset against power and lighting charges yet unpaid.

Water rates collected by Cobalt Light, Power and Water Co., Limited, 1st Feb to 30th Sept., 1911, half of which is due to the town:

February, 1911	.....	\$24 00
March,	"	29 00
April,	"	21 00
May,	"	22 90
June,	"	20 10
July,	"	22 00
August,	"	26 00
September,	"	16 00

\$181 00

Town's portion, \$90.50.

Exhibit "C."

CASH BOOK, 1907.

Statement prepared, eliminating therefrom two items of Taxes Received, viz., Jan. 2, 1908, \$3,047.26, and Jan. 6, 1908, \$866.61. The Cash Book is not closed off for the year 1907 till Jan. 31, 1908, and these two items are the only ones necessary to be eliminated in order to get the correct balance for 1907, as at Dec. 31. List of changes in distribution of payments in order to get correct view of year's business have been given effect in this statement.

The difference between the overdraft in Bank as shown may be explained by the fact that part of Tax Receipts carried to 1908 had been expended in 1907 Cash Book.

As the actual cheques could not be located, the outstandings had to be located by checking with Bank Pass Book, in which neither name nor number of the cheque

appears, so it is possible that other cheques of the same amount as those appearing on this list should be carried thereon in place of those which are now there.

The changes in distribution I used my best judgment upon. Some of the invoices and receipts were marked with the accounts chargeable therewith and some were not, and some were obviously charged to the wrong account.

Some invoices and receipts did not appear on file and were not in position to be readily found.

Some cheques had absolutely no endorsement, and as they were drawn payable to "bearer" this is easily explained.

Some payments were not passed upon by Council so far as could be found from the Minute Book.

Footings of all columns of Cash Book were completed.

Condition. I understand from Mr. E. P. Rowe, one of the auditors for 1907, that the condition of the Cash Book was so bad that they recommended that it be re-written; this was done under the supervision of Mr. W. H. Lewis, by a gentleman whose name I have not been able to find. It is this re-written Cash Book which has been audited by us. The footings were all in ink with the exception of the bank column footings which are in indelible lead pencil. I find that in October, November, and December, 1907, a number of payments were made in cash instead of by cheque. This, of course, should not have happened, and accounts for the cash balance on hand at the end of the year.

As suggested above, the Cash Book was not balanced at December 31, 1907, but was carried through to the 31st January. From 31st January, 1908, to February 19th, 1908, no entries appear in the Cash Book. Upon interviewing Mr. Barber, who on this date was appointed treasurer, he said that during this period there was no treasurer, and that all monies received or paid out during that period were either entered by Mr. Wallace, the retiring treasurer, as at 31st January, 1908, or by himself after the date at which he took over the treasurership. I find that two items for taxes received during the period were written in lead pencil and without date. These amounts were \$1,473.92, \$1,838.16, and \$19.07.

Sufficient columns were not used for the distributions necessary. Items of expenditure on sewers were put under the heading of "Roads and Bridges," and many items which should have gone into "Fire Department," were put into "Salaries," and vice versa.

No reconciliation of the bank account was appended to the Cash Book for 1907.

Exhibit "C."

CASH BOOK, 1907.

Many notes which were paid, being notes given for bank loans, were not entered at all until the end of the year. These should have been entered from time to time as they were paid.

An error of \$4.60 exists as between the balance shown in the bank columns and that which actually is shown by deducting the credit side from the debit side. (Correct balance used in reconciliation.)

Payments as passed by the Council do not tally in amount with those entered in the cash book. Sometimes one item in the minute book will represent five or six more small payments to one man. These are very hard to trace, and if possible each item in the cash book should be represented by one item in the minute book.

In the case of payrolls passed as such by Council, the items should all be kept together, so that the full amount of the payroll could be easily traced. This was not done, but one payroll might be scattered over several pages of the cash book.

CASH BOOK, 1908.

A good deal of difficulty has been encountered in this year owing to the cash book having been closed off three times,—February 19, December 15, and December 31. On or about the end of January, 1908, Mr. Wallace, the treasurer, retired from the position, and there was no treasurer until Mr. Barber was appointed, and began his duties on February 19th. During the intervening period there was apparently no receipts or payments made, but this was only apparently, as all monies were entered in the cash book before January 31, or after February 19. In balancing the cash book up to January 31, it shows a bank overdraft of \$264.07, and cash on hand of \$125.02. Mr. Barber, in starting upon his duties, opened the cash book on February 19th, with the balance as it stood in the bank book on that date, namely, \$689.74, without reconciling in any way with the balance in cash book at January 31, 1908, and without taking outstanding cheques into account. To overcome this these outstandings were again entered in a column by themselves, headed "1907 accounts." However, some payments which were made in 1908 managed to get into this column. They were for 1907 accounts, but as the amount was small, I have included them as 1908 payments by changing the distribution.

The cash balance of \$125.02, made up of \$75.95 from December 31, 1907, taxes received, and a \$30 loan receivable, was not deposited in the bank, and was not carried forward anywhere as a balance on hand. Part of this balance I believe to be accounted for by the receipt of \$104.58 from Mr. Filion, the collector for 1907. Mr. Lewis, in his statement, showed this amount as a shortage of taxes, and the Council caused Mr. Filion to pay the amount, while it would appear to me to be a shortage of the treasurer, who should have footed the amount. I have made a pencil notation upon the side of Mr. Lewis' report, showing how his amount is reconciled with the balance of \$125.02, at January 31.

The \$689.74 which has been carried forward on February 19, as the cash balance, caused considerable trouble in finding, there being \$7.31 charges for interest and exchange, which had not been made through the cash book. The \$7.31, with 25 cents which should have been charged up previous to December 31, make the \$7.65. A number of cheques also, some of which were produced and some not produced, have never been cashed. They were all properly signed by the treasurer and countersigned by the Mayor, but had evidently not been issued or called for.

There are both receipts and payments of \$1,000 and \$22 passed through the bank pass book, which have never gone through the cash book. I have not enquired thoroughly into these, as no vouchers of any kind exist showing them.

A number of receipts for taxes in January, 1908, are entered in lead pencil, also a loan of \$30 from Mr. S. H. Logan, Mgr. Bank of Commerce. The purpose of this loan is not given. It is repaid also without comment of any kind.

A large portion of the \$448.40 given to charity was expended upon cases which were unable to pay for their own treatment, and in the burying of the dead.

The item of \$1,500 amongst the receipts was apparently a refund for the time being of part of the \$3,250 paid for the town hall site. It was repaid with a note at two months.

Many of cash book changes were necessary because of wrong ideas as to distribution. All salaries of men appointed by Council were put into Salaries and

Allowances, rather than to the debit of the department in which the officials worked. Many more were put into Miscellaneous, because of insufficient columns in which to distribute the charges. In checking over invoices and payrolls, I found that most of them were not marked by the foreman or the man in charge of the work with what they were to be charged to. In the payrolls especially, care should be taken to get them charged to the right account, and the treasurer informed me that the town foreman refused to give him the distribution of his own time, on the ground that he was "appointed by Council." Many invoices also were not initialed by the head of the Finance Committee, and as many payments were not passed by the Council, his initials were the next authority looked for. Very many payments were not passed by the Council in detail, but were passed with the following remarks:

"That the various accounts for payment be passed en bloc, but be read out separately by the Clerk," and

"That the several accounts as read, if found correct, be passed and paid," and

"That the Clerk be instructed to draw orders on the Treasurer for the salaries of the town officials for the present month."

Although some items were not passed through Council at all, some few were passed twice.

In minute book No. 1, page 168, a motion was passed as follows: "That a cheque be issued to the collector for \$41.95, and Canadian Bank of Commerce for \$41.61, and that both cheques be charged to the account of J. H. Campbell." Both these items I find were charged to the Fire Department. I have not been able to find out if Mr. Campbell was connected with the Fire Department at that time.

These could not be found after a reasonable amount of search and inquiry as to their whereabouts.

Condition. A part of the cash book from February 19 to April 1 was re-written for some reason; otherwise from February 19, onward, the work was fairly well done, and presented no difficulties in the matter of understanding the meaning of items.

Cheque No. 388, for \$525, issued to George Ross, had not been endorsed by Mr. Ross.

A list of the payments which were not passed by Council was not made up as it would entail writing about one-quarter to one-third of the cash book got 1908.

Some of the invoices produced did not show the items bought, being merely statements of accounts rendered. Those, however, were few.

CASH BOOK, 1909.

Amongst the receipts is shown an item of \$24,650.00, proceeds of sale of debentures, for the purpose of securing better fire protection, and also for the building of roads. The charges against this sum used for improvements during 1909, were put in the same accounts with the general charges under these headings. It would facilitate matters if the direct charges only against each issue of debentures were kept in a separate account in the cash book. I also noticed that numbers of charges, such as printing, advertising, etc., in connection with the sale of debentures, are not charged to the account which made them necessary, but are charged to the general account. I might suggest that the full amount of issue of debentures

tures be credited through the cash book and that a charge against discount or interest be made to offset the difference between the face value of the debentures and the amount realized for them.

The amount of \$1,597.91 upon the receipt side of the cash book was made up after the sale of the debentures under By-law No. 53, for Waterworks, and no record was left of how this sum was arrived at. Amongst the payments will be noticed an amount of \$1,481.71, expended out of the general fund previous to the debentures being realized upon. This amount with others make up the \$1,597.91. In connection with the items amongst the payments "License Rebates and Costs," and "Dog Costs," the costs mentioned are for dray tags and dog tags.

"Superintendence of Public Works" is the salary paid to the town foreman, whose salary has never apparently been distributed over the various works, but has been put into salaries. This is the condition at the present time. "Building Inspection" also includes only the salary of the building inspector, employed after the fire when many poor buildings were being put up.

"Municipal Building" includes both capital and revenue expenditures. Furniture was included in this, and I have opened up a separate account for same. All the public works are in the same condition, and would have to be thoroughly analyzed to get at the actual "capital" expenditure, and it is very doubtful if this could be done, as the payrolls do not differentiate between repairs and new work.

"Grant to Mrs. Sewell." Mr. Sewell, the Town Clerk, died in July, 1909, and his salary for that month, and \$50 per month to the end of the year was voted to be given to Mrs. Sewell, by the Council.

"Accounts of 1907." These accounts have been charged through the cash book twice, and distributed twice, but as only the bank pass book balance was brought forward at the beginning of 1908, this will not affect the bank account, but only needs to be taken out of 1909 expenses.

A very large number of 1909 expenses which were passed by the Council in December, 1909, were not paid until 1910. This will, of course, not put each year in its true light.

Practically three bank accounts were kept in 1909, one for the general fund, one for taxes, one for sale of debentures under By-law No. 53, and one for interest on debentures.

As no previous auditors have checked direct to the bills and invoices, quite a number of these were missing, and many were found upon files which were not produced as invoice files, and in drawers of the desks. A good system of filing should be instituted.

In checking the payrolls I found quite a number of items which had been passed twice by the Council, sometimes on the same payroll. These, fortunately, were not paid. Those who made up the payrolls in the past do not seem to have understood the requisites of a payroll. The account to be charged was sometimes indicated in cases where distributions were shown, but merely Roads, Sewers, or Waterworks being shown in a general way. I would suggest that a model payroll be made up for the direction of future officials.

Payments on account of contracts do not appear to have been passed upon by Council at the time payment was made. Rebates upon taxes were made which had apparently not been passed by Council.

Cheques which had not been cashed in 1909 also had not been cancelled. I cancelled these. They amount to \$169.01, and with cheque No. 126, for \$1.00, have been put to the credit of the Town of Cobalt account in May, 1910.

In every case I have given all the information obtainable from bills and pay-rolls. On account of the aforementioned condition of the payrolls it was impossible to assign the teaming and labour upon roads to any particular work.

“Condition.” The condition of the work upon the cash book was not altogether good. Several errors were made in carrying forward footings, but these were corrected in later footings, so that the final result was correct. On page 169 of the minute book, \$466.00 was passed for Hugh Cameron & Co., and apparently was not paid, at least during 1909. Cheque No. 291, for J. B. Terry, was passed by Council, for \$115.60, and paid for \$155.60. The invoice showed the latter sum.

CASH BOOK, 1910.

General Taxes for 1910 appear small as compared with 1909, because special levies for schools and debentures have been deducted therefrom.

T. & N. O. Railway grant of \$1,200.00 appears only as \$600.00. Balance was paid in 1911.

The Public School Requisition for 1910 included the amount required to cover principal and interest on Public School Debentures. This I have deducted from the requisition and placed amongst the debenture levies.

Debenture Levies rates were all estimated so that an amount more than the required amount would be collected if all taxes were paid. This was done to allow for taxes which would not be collected. All rates to cover debenture debts were combined in one rate in 1910, namely, $8\frac{3}{4}$ mills. I have taken the total amount charged for debentures and divided by the rate charged under each kind of debenture.

The Debenture Principal upon Ways and Fire Protection was not paid until April, 1911, so that the amount charged appears to be much in excess of the payments, and is accounted for in this way.

Debenture Interest on Public School Debentures for 1909, \$900.00, was not paid until 1910, thus making the payment appear greater than the receipts under the levy.

I found it necessary to show General Hospital receipts and Board of Health together, as they overlapped considerably, and it was almost impossible to distinguish which was Hospital and which Board of Health.

The Scavenging Department shows a very large loss. As reported previously, a thorough and strict system must be adopted in this department, in order to assure moneys being collected and handed in. No charges for this department are made on the collector's roll, and the system now used seems to be largely one of hit or miss. No charge is made in the books kept until money is collected, which, of course, means that much is never charged and never collected. The poor system is apologized for on the grounds that the constant moving of tenants makes a regular charge system impossible.

Taxes rebates were made and paid to those who had suffered from the fire of 1909, and paid their taxes in full. Very few receipts were taken for these payments other than endorsement on the cheque, and as all these payments were passed in one motion in 1909 minutes did not appear covering each item separately.

Interest—General. The bank has been in the habit of making lump charges for interest at each interest period, and have given no itemized statement to show how these charges were made up, and as they were large it was impossible to know

just what the amounts covered. An itemized statement of interest should be received from the bank covering their charges.

Permanent Waterworks connections and extras. This amount is made up of connections, repairs and maintenance charges, and some construction expenditure. I have not analyzed this account in detail, which can be done with considerable work, but a good estimate might be made as follows: Connections, \$450; construction, \$700; repairs and maintenance, \$1,154.97.

House Numbering. A large part of the cost of this work had been charged through the cash book as Salaries. It seems to have been the custom to put all wages into salaries, which were paid at a specified rate per month. This method had the effect of unduly increasing Salaries and not making other departments show up in their proper light. All salaries ought to be charged to the department affected, only the salaries of Clerk, Treasurer, Collector, Assessor and Auditors appearing under the heading of Salaries.

Cash Statement for By-law No. 53. The issue of \$25,000.00 Waterworks Debentures seems to have been sold at a very low figure.

Account of Walter Hare and Cobalt Hardware Co. were passed by the Board of Health, but cannot be located as being passed by the Town Council.

Charges for Registration of Births, Deaths, etc., for R. L. Gorman and Mrs. Sewell, being statute charges, were not brought before the Council to be passed.

Council has been in the habit of passing accounts for payment sometimes months in advance of payment of same. Accounts should not be passed until such time as money is on hand with which to pay them.

Errors in amounts passed have been made from time to time. Salary list for September, 1910, was passed for \$1,388.16, while the Salary list called for \$1,488.16.

Accounts passed at times without specifying the amount intended to be paid. The amount to be paid should always be specified in the minutes.

Payrolls for the Scavenging Department were passed during 1910, and the Sanitary Inspector paid same out of his receipts. All accounts passed by the Council should be paid directly through the Town Treasurer.

Missing vouchers scheduled have been written for. A certain amount of indifference has been shown toward the keeping of original vouchers, it being thought sufficient to have the accounts passed by the Council and the Clerk's order to pay. Pay rolls of the Scavenging Department do not seem to have been always made up. I found it necessary to accept as vouchers time checks signed by the Sanitary Inspector for a number of payments for wages under this department.

Footings and extensions of invoices do not seem to have been checked in the past. As numberless errors might arise through this channel, arrangements should be made for the Clerk or Treasurer to do this, putting their initials at the foot of each invoice to show that it had been done.

Large amounts were paid out last year, 1910, through the police department for spotters employed in connection with the conviction of those guilty of the illegal sale of liquor. The only voucher produced for these payments were lists of the payments made up by the Clerk signed by the Chief of Police. I note that at the present time more care is being taken in this regard, and the Treasurer is having vouchers made and signed by those receiving the money. I enclose a list of these payments. A large revenue in fines was received in 1910 from this source and the expense in connection therewith would naturally be large also.

A number of vouchers made out by the Clerk during the year for wages, etc., for men who could not write. Some endorsement by the payee or by a witness ought to be attached to such bills.

Closet Buckets. A large number of these of a standard size were purchased last year and sold at cost or at a slight increase by the Seavenging Department. Lump sums were turned in by this department and it is not possible to find out whether or not all of these buckets have been accounted for. This department should give a report showing the number of buckets received, the number sold and the number given free of charge.

Finance Department does not seem to have been in the habit of putting their "OK" upon bills before being paid. Every bill brought before Council for payment should first have the "OK" of the Finance Committee thereon.

Foremen or head of department receiving goods in fully half the cases did not "OK" the invoices as to quantity received, price, etc. Every invoice for goods should be so OK'd by the Department for whom the goods were ordered.

Invoices or agreements re gasoline and steam fire engines cannot be located. The Clerk of the Township of Coleman, which turned these over to the Town upon incorporation, states that the agreements regarding these were handed to the Town Clerk.

Interest paid upon public utilities, caused by funds not being on hand to meet bills when due, should not be charged to the department for which the purchase is made, but to general interest account, as the defect is rather due to Town financing than to the department making purchase.

Estimates signed by the Town Engineers have in all cases been accepted as proper vouchers for moneys paid on contracts.

Treasurer for 1910 in a large number of cases made out cheques payable to the town for payments to the Police Department and to the water rates Collector. Cheques should in all cases be made out to a payee and his endorsement written thereon as a voucher that the money has been actually received.

A special hospital account was opened with the Imperial Bank in which was deposited \$4,000, from which many of the hospital bills were paid. Some bills were partly paid out of this special account and partly out of the general account, thus causing confusion.

School monies. Payments were made to the schools out of monies raised for general purposes. All monies borrowed for school purposes should be raised under special by-law or motion.

Double entry system complete in all particulars is greatly needed, so that invoices for goods will be entered in the books as the goods are received. Thus a reliable statement of assets and liabilities can be made up at the end of the year. With the present system of holding all bills for goods until paid, numbers of them might not be produced at time of audit, and so a correct statement of the town's position would not be forthcoming.

Safe at present in use is much too small for all requirements. The books of the Treasurer and some of the By-law and Minute Books cannot be gotten in the safe, and they are thus in great danger in case of fire.

Payments over \$100.00 carefully picked out for the period appear upon schedule No. 1. Explanations as full as possible have been added to make them clear. These items were specially called for and considerable trouble has been taken in getting them out.

Missing vouchers schedule No. 2, are numerous enough in each year to have rendered an audit unsatisfactory. Neglect to secure or to care for them explains, but does not excuse, their absence. Mere passing of accounts by council is not sufficient, and in future the Treasurers must produce to the auditors vouchers for every entry. Most noticeable are the payments to the Chief of Police as itemised in this schedule. That officer has received cheques upon explanation to the clerk of his intentions regarding payments. In this capacity he was an agent for the corporation in relation to outsiders and should have shown receipts from all those to whom he made payments. So far he has been able to produce vouchers to the extent of about \$740.00. Some accounts apparently not passed by Council as not appearing in the minutes are noted herein. Pay list has been recommended to obviate occurrences of this kind.

Faulty distribution of entries has rendered the Treasurer's statements as published each year unreliable. Necessary changes during the period are detailed in Schedule No. 3. If postings had been made to a ledger the preparation of statements might have been correct and would certainly have been much easier. Salaries were seldom found charged to departments receiving them. Treasurer has been fully instructed how to allocate his entries hereafter.

Cash statements, Schedule No. 4, are given for each year, and in tabulated form all receipts and payments for the period. Form of annual statement is shown for the seven months of 1911 and this form should be followed by the auditors in the preparation of the cash statement for each calendar year required of them by Provincial law, and that the clerk must also caused to be published. Treasurer's statement ending 15th December are the only cash statements in evidence and these to a large extent are not dependable. The citizens are much more interested in a clearly stated cash account than in any of the other usual statements and being naturally interested in learning the particulars about any large payments it will be good policy for the future to candidly show all disbursements over \$100.00 separately and to lump the minor payments, thus explaining each total shown in the annual cash statement.

CASHBOOK, 1911.

In January, 1911, the Treasurer lumped arrears of taxes, percentages and current taxes altogether. These have been divided under their proper headings as shown in Collector's report for 1910.

\$100.00 received from Coniagas Mine was for the privilege of using the Town water in case of an emergency. This should properly have been credited to the Cobalt Water Commission, as it is a receipt upon the permanent system.

T. & N. O. Railway grant appears as only \$501.39 instead of 1,200.00. The Railway had a contra charge against the Town for its share of repairing overhead bridge amounting to \$698.61.

Error in Cheque No. 275 of 5c. It will be necessary for the Treasurer to make this correction in order to have the bank overdraft appear correct.

General Repairs. Town foreman claimed that there was certain work done which could not be charged to the proper account as one man might be on six or

eight jobs in one day and so their work was charged to general repairs. He has been instructed to charge all work to the proper accounts, and this one has now been discontinued.

Vouchers. These have been kept in good form this year with the cheque number in payment written upon the voucher, thus saving considerable time in reference. Treasurer to be commended for this and for the general way in which he has kept his books since taking them over in February.

Pay Rolls. After these are prepared by the Town foreman they should be checked by the Treasurer with the time books and extensions verified. Cases have been found by Treasurer where foreman made errors in both number of days worked and extensions of wages.

Scavenging Department. The receipts from this department have been considerably less than the expenditures, the latter being at times two and three times greater than the former, and in the month of May the expenditures, mostly wages, were nearly four times the amount of the receipts. The present Scavenging Inspector claims that this department could be put on a self-sustaining basis, and there seems no reason why it should not be so.

Town Solicitor. Mr. Geo. Ross, offered to accept a reduction in his salary, giving as the reason that there was not the amount of legal business in connection with the Town as there was when he was allowed the salary of \$75 per month. He has returned his cheques for June and July to the Town and has received \$50.00 per month for these months. The cheques received from him appear as an asset at July 31st, the salary cheques later issued to him having been charged in July.

Minutes passing payments of school monies have in several cases been indefinite, the amount passed being "balance of account due to them." If possible the exact amount should be ascertained and inserted in the minutes.

Important accounts have in a number of cases been brought before Council and referred by them to committees for action. These matters have apparently never again been reported upon to the Council.

Reserve notes payable appearing in "Changes in distribution of Payments," in a number of cases the Treasurer, upon the payment of notes given for accounts, instead of making a proper distribution of the amount, charged them to an account known as "Reserve Notes Payable." This is incorrect, as the cash book should in all cases show under what departments the money has been spent. Most of these instances appear in January and have apparently been discontinued, but care should be taken not have misleading accounts appearing in the cash book in the future.

PAYMENTS OVER \$100 SCHEDULE.

Obedient to the wishes of the chief petitioners that the fullest information obtainable regarding large sums paid out of the Town funds should be given, the accompanying schedules set out in detail all such payments from 1907 to 1910, with particulars derived from the cash book, checks, invoices or from the memories of those to or through whom the sums were disbursed.

The matter set forth will be interesting, and further enquiries may be made if so desired. In very many cases sufficient explanation was not forthcoming consequent upon the loss of documents reported under another head. Publicity thus given will perhaps induce more caution in passing accounts, and better attention to the preservation and filing of vouchers, and these matters are also more fully dealt with later on. All items of expenditures may be annually published in

similar detail and classified according to the particular accounts to which they are charged, and this is made feasible by the introduction of a properly arranged ledger. See suggestions made under a separate heading in this report. The absolute necessity of passing all accounts by your council when properly certified is dwelt upon in a further paragraph.

MISSING CASH VOUCHERS SCHEDULE.

Lists of these for the whole period are attached to this report directing attention to entries for payments that carried no explanation or acknowledgment, but what might appear upon the cheque itself. Disregard for the importance of having ample evidence of the nature and distinction of the payments must breed distrust in the minds of the ratepayers when these defects of record are made known. This neglect will, no doubt, be now remedied and every entry supported by documents or books in proof of its correctness and in explanation of its figures. Mere passing of the accounts will not be accepted as finally disposing of payments for the reason that the council remains responsible to the ratepayers.

CASH RECEIPTS.

Extraordinary receipts such as Provincial and Railway grants, and proceeds from the sales of debentures were verified by statements procured from the Provincial Government and Brokers.

Receipts from water rates and scavenging services were vouched from the duplicate receipts.

Payments from the Township of Coleman on account of their portion of school levies were verified by a statement from the Township Treasurer.

Tax receipts for 1910 levy were verified by the markings on the roll, while for the other years the collector's cash book was used.

Bank loans were checked with the by-laws and statement from the bank.

Receipts in the past have not been paid over promptly to the Treasurer by the various collectors, occasioning loss of interest by deposits not being able to be made.

Exhibit D. Schedules No. 1 and 2.

SINKING FUNDS.

Statements appended exhibit the condition of these funds at the 31st December, 1910, and again at the 31st July, 1911, and are so arranged as to show the annual deposits that should have been made with the Provincial Treasurer at specific dates, the interest accruing thereon, and deposits actually made by the Corporation of the Town of Cobalt at certain dates, with the interest accrued thereon.

Deposits into these funds should have been promptly made on the dates set therefor, so that with compound interest earned they would amount to a sufficient sum to redeem the various debenture issues at maturity dates.

Shortage in the Sinking Funds at the 31st December, 1910, of \$12,286.69, was caused by not making deposits with the Provincial Treasurer on dates set by By-laws No. 53, No. 72 and No. 88. Also there arose a loss of interest by not doing so amounting to \$174.83. At the 31st July, 1911, the final shortage of \$309.45 in the Sinking Funds is all composed of interest occasioned by the dilatory manner of making deposits.

Yearly deposits to be made under the various By-laws have been tested, and in all cases they will amount, with the four per cent. compound interest allowed by the Provincial Government, to a sum sufficient for the redemption at maturity dates of the various issues of debentures.

There are no Sinking Fund accounts kept in the Town Ledger and the deposits made were treated as reductions of the debenture liability. Instructions and advice given to the Treasurer as to keeping of accounts necessary to show at any date the actual condition of these funds will guard against any shortages occurring in the future, unknown to the officers and due to irregular bookkeeping.

The Provincial Treasurer consents to act as depositary for such sums as may be paid over to him for sinking fund purposes to receive the investment thereof at the statutory rate. Responsibility for making deposits by amounts and dates as called for in the debenture By-laws rests upon Council. That body must accordingly require evidence that at the proper times these monies were so invested. Debenture purchasers depend upon the investment being unquestionably made for the protection of their principal. It is, therefore, of prime importance to the credit of the town that the strictest observance be had of the terms of the loans. It is quite obvious that an earlier collection of taxes is needed to punctually provide the funds for these investments.

Exhibit "D." Schedule No. 4.

DEBENTURES.

Proceeds of the sales of debentures to 28th April, 1911, are shown herein with full information regarding the purpose, interest rate, terms and levies needed annually for principal and interest.

Instalment bonds are those under By-laws Nos. 111 and 113 for Hospital and Incinerator, and together will be paid off at the rate of \$2,522.98 per annum.

Sinking Funds bonds are the remaining ones shown in the table as requiring annual levies for sinking fund investment amounting to \$16,275.41, and for the redemption of interest coupons, \$9,150.00.

The protection and repayment of debentures authorized will accordingly call for tax monies in the sum of \$27,948.39 annually, nearly equal to 12 mills on 1911 assessment.

Debentures for \$43,500, being part of the issue of \$50,000 authorized under By-law No. 143, are still unsold awaiting a more favorable market for their disposal.

Original debenture indebtedness for issues so far sold amounts to \$132,500, of which \$2,001.98 has been paid, and there is to the credit of the sinking fund \$20,060.94, leaving a liability of \$110,437.08 at the 31st July, 1911.

By-law No. 113 authorizes issue of debentures 1 to 5, amounting to \$7,000. No. 5 debenture was divided into two and altered to agree with the cost of construction work. Debenture issue is correctly \$6,967.55.

Interest cheques put into separate bank account and no entries in cash book being made for receipt. Coupons redeemed out of this account, net difference only appearing in the cash book.

Exhibit "D." Schedule No. 3.

DEBENTURE LEVIES.

Table showing those levies that should have apparently been made and those actually made is appended in the schedule section of this report.

Levy in 1909 on account of By-law 53, which covered the issue of debentures for the construction of Waterworks and Sewer System, was less than No. 53 called for. This amount so short-levied was for interest, as the construction work did not commence to the latter part of the year 1909 and the sale of a portion of the debentures only took place on the 21st of November, 1909.

Levies on all of the debentures issues, with the exception of School Debentures issued under By-law 72, are on General Debentures and accordingly on all of the taxable property in Cobalt. Amounts so over-levied or short-levied will reduce or increase the levies that are made for general purposes and are not therefore an increased or reduced burden on a specific body of ratepayers.

Levies for the Town's portion for the School Debentures (the Township of Coleman levying and collecting their own portion) are in excess of the amount required by \$268.00 in 1909. The amount so over-levied is payable to the Public School Board and will necessarily reduce their requisitions for the forthcoming year.

By-law No. 155, striking the rate for the year 1910, contains the following section:—"Also the sum of \$1,700.00, being a portion of the total amount of uncollected taxes for which School Section No. 1 is liable." As the Town is responsible for the collection of taxes and their collectors have power under the Assessment Act to distrain for unpaid taxes, the school supporters cannot be burdened with the loss occasioned by negligence on the part of the Town's officials, and deficiency must accordingly come out of the general rate, the school trustees looking to the Town for at least the amount of their requisitions drawn from school supporters as such, not regarding any of these as defaulters.

All over-levy for debenture requirements is not excused by throwing the surplus into the general funds, since the ratepayers view the debenture rate as calculated to produce the sum intended, and not in partial disguise of a general rate.

Conversely, a short levy will mislead the ratepayers into regarding the general levy as not indicative of its true intent as for town purposes only.

This with reference to general debentures merely: When applied to those for schools the unfairness becomes at once apparent, in addition to the confusion before stated.

Table of Debenture Levies for the years 1911 to 1920 under the present Debenture debt is included with the Debenture statements.

The Levies for the years 1911 to 1914 for General Debentures amount to \$25,799.03, while from the year 1915 the levy required drops to \$17,161.37. In the year 1919 the levy again drops to \$7,164.55, and the year 1920 completes the term of levies.

Exhibit "D." Schedule No. 4.

DEBENTURE COUPONS.

Redeemed coupons from the various issues of debentures have been scrutinized, and the Table of these show the transactions that have taken place to the 31st of July, 1911.

School Debentures, Coupons No. 1, when printed were left blank as to the amount of interest earned. When the Debentures were issued on the 31st of October, 1908, the amount of \$10.00 was inserted in these blanks, being interest at the rate of six per cent. per annum, to the 31st of December, 1908, which

was according to the By-law No. 72, to be paid out of the general funds of the Town. These debentures were sold to W. A. Mackenzie & Company, Toronto, on the 21st of November, 1908, and a cheque for the interest from that date to the 31st of December, 1908, which amounted to \$98.22, was sent to this firm by the Corporation, and the coupons were returned forthwith. By-law number has been omitted to be printed on these coupons, and had any of the others not borne the print By-law number, there would have been considerable trouble in tracing these coupons to the correct By-laws.

Debenture issue for Ways and Fire, By-law No. 88, was sold to G. A. Stimson & Company, Toronto, on the 22nd of November, 1909. This issue was dated 12th August, 1909, and the amount filled in on the blanks on Coupons No. 1 was \$17.50, being interest to the 31st of December, 1909, at the rate of 6 per cent. per annum, and was payable out of the general funds of the Town. Accrued interest on these debentures at the date of sale was covered by a cheque to the Town of \$279.45. This interest cheque was placed to the credit of the Town in a separate bank account, but no entry was made in the cash book of this receipt. Interest covered by No. 1 Coupons was due on the 31st December, 1909, and amounted to \$437.50. There was no cheque issued by the Town to cover this interest item, but it appears in the bank pass book debited to the separate bank account. Cash book folio 12 contains an entry under date of February 2nd, 1910, of a payment by the bank of \$158.05. This item being the difference between \$437.50 charged to the debenture interest bank account, used for the redemption of No. 1 Coupons, and the cheque of \$279.45 paid by G. A. Stimson & Company for the accrued interest at the time of their purchase, which was credited to the interest bank account. This entry was apparently only made to bring the bank account in the cash book in agreement with the bank pass book; and there is no cheque or other voucher to support this entry.

By-law No. 143, authorizing the issue of Debentures for the completion of construction work on the Waterworks and Sewer Systems was dated 1st December, 1910. Debenture Nos. 1 to 13 inclusive, were sold to the Canadian Debentures Corporation, Limited, on the 28th of April, 1911, and the purchaser remitted a cheque of a net amount of \$120.21 to the Town for the accrued interest at the date of purchase. Coupon No. 1, covering the interest for the six months ending the 30th June, 1911, was redeemed by the Town on the 3rd of July, 1911. No further sale of this issue has taken place to date and the unissued bonds number 14 to 100 inclusive, have been seen and are in the safety deposit box at the Bank of Commerce.

Debentures issued under By-law 53, for the construction of a Water and Sewer System were dated 15th July, 1908. Coupon Nos. 1 and 2 were apparently cancelled on the whole issue of bonds, but they are not in evidence. The denomination of these is \$1,000.00 each and they are numbered from 1 to 75, respectively. G. A. Stimson & Company purchased bonds numbered 1 to 50 on the 11th November, 1909, and the cheque received for this sale was placed into a separate bank account, called By-law 53. Receipt was not entered in the body of the cash book, but appears in the debit column of the By-law No. 53, bank columns in the cash book only. Interest accrued at the time of sale was covered by a cheque from G. A. Stimson & Company of \$917.81, which was placed to the credit of a Debenture Interest Bank Account, but no entry was made of the receipt in the cash book. Coupon No. 3 was redeemed on the Bond issue of 1 to 50 by charging it against the Debenture Interest Bank Account. The interest amounted to \$1,250.00, but

no entry was made in the cash book for that amount. On cash book folio 12, under date of 2nd February, 1910, there is an entry crediting the bank with an apparent withdrawal of \$332.19. This item is the difference between the interest paid on Coupon 3 of \$1,250.00 and the accrued interest received at the time of sale, \$917.81. Entry was made to make the cash book bank account agree with the bank pass book, and there is no voucher to support this entry.

Nipissing Mining Company, Limited, purchased the remaining bonds, numbers 51 to 75, inclusive, on the 22nd of October, 1910, for which they were to pay \$23,430.00. They, however, deducted an amount of \$269.61, being interest from the date of purchase to the 31st of December, 1910. The cheque for the net amount of \$23,160.39 was not entered in the body of the cash book, but appears in the By-law 53 bank columns, and was deposited to the credit of the special bank account. Coupons number 3, 4 and 5 were marked cancelled and detached in one strip from the bonds before they were handed over to the Nipissing Mining Company, Limited. This made the bonds bear interest from the 1st of January, 1911, only. However, on the 28th of December, 1910, cheque No. 1522 for \$1,875.00 was issued in favour of the Bank of Commerce, for the redemption of Coupon No. 5 on the whole issue of seventy-five bonds. Coupons No. 5 attached to bonds No. 1 to 50 were redeemed and accounted for \$1,250.00 out of the \$1,875.00. The remaining \$625.00 is lying to the credit of the Town at the head office of the Canadian Bank of Commerce in Toronto, as Coupon No. 5, covering the interest from the 1st of July, 1910, to the 31st December, 1910, was detached from bonds number 51 to 75 before the transfer was made to the Nipissing Mining Company, Limited.

Exhibit "D." Schedule No. 4.

DEBENTURE SALES.

Finance Committee of the Council have had a hard proposition in the disposal of the several issues of debentures. Investors do not readily purchase bonds of a mining town and the sales have been all at a discount, as will be seen from the Table of Debenture Sales, which exhibits the percentage paid, although the bonds bear interest at the rate of 5 and 6 per cent. per annum.

By-law No. 111 authorizes the issue of debentures to cover the construction and equipping of a hospital, at the value of \$4,000.00. The Imperial Bank of Canada advanced the money for this work, apparently holding as security the debenture issue, which was hypothecated to them under By-law No. 114. These debentures were never issued to the bank, but demand notes under the corporate seal of the Town are in their possession for a like amount, and mature on the same date as governed by the By-law.

Debentures of \$7,000.00 under By-law No. 113, for the construction of an incinerator, were issued to the Toronto Furnace and Crematory Co., Limited, as payment of their account for building this incinerator. These debentures only bear interest at the rate of four per cent. per annum, the rate of interest being governed by par. 4 sec. 552, of the Consolidated Municipal Act, 1903. Actual face value of the Debentures is \$6,967.55, and this issue is so arranged as to earn the holder 6 per cent. on the investment.

Exhibit "E," Schedule No. 1.

POLICE DEPARTMENT.

Police Force consists of Chief Constable Norman Burke and Constable Samuel Newton, who were appointed under By-law No. 124, and special constables who are engaged from time to time as necessity arises.

Department is under the jurisdiction of the Police Committee, consisting of members of the Town Council.

Revenue from fines has made this Department a self-sustaining one for the years of 1909, 1910 and 1911.

Fines for the year 1909 were	\$3,368 00
Salaries and other expenses amount to.....	3,216 30
	\$151 70
Leaving a surplus for 1909 of	\$151 70
Fines for the year 1910 were	\$11,994 00
Cost of obtaining convictions	\$3,612 00
Salaries and other expenses	3,915 47
	7,527 47
Leaving a surplus for 1910 of	\$4,466 53
Fines for the year 1911, to 2 Oct. were.....	\$5,186 25
Salaries and other expenses paid or unpaid to that date amount to	3,311 25
	\$1,875 00
Leaving a surplus for 1911 of	\$1,875 00

Surpluses have been diverted into the General Fund to be used for other purposes, excepting from June of 1911, from which date a third of all fines received from the convictions for the illegal sale of liquor have been deposited in a separate bank account, as authorized by Sec. 90, Par. 2, of the Liquor License Act, which states:

"The council of every municipality shall set apart not less than one-third of such fines or penalties received by the said municipality for a fund to secure the prosecutions for the infractions of this Act, and by any By-laws passed in pursuance thereby."

Detectives employed by the Town for obtaining evidence for prosecutions of this nature were paid by Chief Burke out of the fines.

When he made payment to the treasurer on account of fines, it was partly cash and a detailed statement of his expenditure accounted for the balance. Treasurers made entry in the cash book as if the receipt was all cash. Detailed statement was placed before the Finance Committee at the regular Council meetings, and in each case payment was authorized by them. Treasurer thereupon issued a cheque to Chief Burke, who endorsed it and handed it back. The treasurer then deposited it to the credit of the municipality.

This mode of entry is complicated, and a simpler way of treating it has been shown.

Receipts were not in evidence for many payments made by Chief Burke to the detectives, in the past, and the statements, prepared by the Clerk, signed by Chief Burke, and passed by the Finance Committee, had to be taken as proof of payment.

Council have now adopted a safer and better method in their payments, which will, if continued, be of satisfaction to them and the ratepayers.

Payments have been made to spotters direct in cash by the Chief of Police, and although receipts were taken for most of them, the receipts were not retained after they had been passed by Council, the Chief not thinking them necessary. He has, however, found receipts covering \$740 of these payments.

Considerable money was spent by the Chief in conveying prisoners to the jail at North Bay, and of course no receipts were forthcoming for these expenses.

Further remarks under this caption will be shown in the reviewal of the cash payments, and schedule referred to is attached to this exhibit.

It would seem better policy for Council to disallow all perquisites to salaried officials, at the same time making their direct remuneration sufficient.

Secret service payments may be evidenced by the signatures of two independent officials whenever disclosure of names endangers the efficiency of this department.

Constable Fees.

Fees retained by police, as gleaned from the Magistrate's conviction record book, have been listed as to year and month in which they occurred. Statement is appended showing these amounts. Summary of these show that from

1st Aug. to 31st Dec., 1909, they amounted to....	\$344 75
1st Jan. to 31st Dec., 1910, they amounted to....	724 55
1st Jan. to 30th Sept., 1911, they amounted to....	443 25
	\$1,512 55

Section 496, Consolidated Municipal Act, reads:

“Where any salaried constable is appointed for any Municipality, whether by the Municipal Council or by the Board of Commissioners of Police, the Council may agree that such cotnstable shall keep for his own use his fees of office, or may require that the said fees shall be paid to the Municipal Treasurer for the use of the Municipality.” 3 Edw. VII., C. 19, Sec. 496.

By-law No. 124, appointing Norman Burke, Chief Constable, and Samuel Newton, Assistant Constable, does not state that fees are to be retained by the Police, nor does it authorize fees to be paid to the Municipal Treasurer.

Town Council may pass a By-law to the effect that such fees are to be paid over to the Municipality in the future.

Exhibit "E," Sched. No. 2.

SCHOOLS.

School Account. In making up this statement I have taken the amount levied from the roll, the Provincial grants from the cash book, and the Township grants from the cash book. In cases where Provincial grants do not appear, they had been *paid direct to School Board* and had not gone through the books of the town. I find that the method followed between the town and the township has been very irregular.

In 1910 a payment of \$2,621.99 was made by the township direct to the School Board, and this was put through the town books by journal entry. Same has been done in 1911. I have therefore not included these amounts in my statement as I have taken the strictly cash transactions except in the case of levies.

I would recommend that some rule be followed so that all the monies paid by the township be paid at all times to the town, or not at all, going direct to the School Board.

No account has been kept from year to year by the town to show what amount of the levies have been collected, and as it is liable to the schools for the full amount of the levies I have credited these from the rolls. It has been the custom to levy for an amount slightly more than what was required or requisitioned for by the schools, so that the amount credited to the schools is somewhat larger than the requisitions for the period call for, which, of course, would affect the balances.

In 1909 and 1910 I found that debenture principal and interest were included in the school requisitions. As the town has only to pay its share of this, and the grants by the township did not show what proportion of the debenture interest and principal it was supposed to bear, I found it necessary to credit the levy for debentures in 1909, and to debit the payment of same. This was also done in 1910.

School Trustees are required, "To submit to the Municipal Council, on or before the 1st day of August, or at such time as may be required by the Council, an estimate for the current year, of the expenses of the schools under their charge." (Section 72, Public School Act.)

"Current year" is understood as the calendar year then current, not the year ending the 1st day of August. School trustees will accordingly be guided by the above section, as the school supporters are not desirous of paying taxes in one year for the support of the schools in the forthcoming year.

Town Council shall levy and collect upon the taxable property of the school supporters of the municipality, such sums as may be required by the School Board, and embodied in their estimates.

Payments to the schools are to be made from time to time as requisitioned for, and in the case of any deficiency arising from the non-payment of taxes by school supporters, the deficiency shall be paid out of the general funds of the municipality for the time being.

Council is not responsible for uncollectable taxes to the School Board. These are mainly comprised of business and income, as in the case of property the Council are able to distrain.

Collections made from school supporters if in excess of the amount asked for in the school estimates, are to be paid over to the School Board, who will accordingly take into account such monies so paid over, in their next year's estimates.

Council when unable to collect from school supporters a sum sufficient to satisfy the estimates, will add such amount uncollected to the estimates rendered to them by the School Board the succeeding year, so as to reimburse the general funds for the advance payments made.

Adjustment statement of the Public School, made by the School Auditor, to the 18th of October, 1910, has been amended to the 31st of July, 1911, and is appended.

Estimates are treated herein as the amounts to be accounted for by the town and township, and on this basis the town has made advances to the Public School Board at the 31st of July, of the levy to be made in 1911, of \$1,160.58, while the township has made advances of \$864.42.

While the municipality is indirectly responsible to the schools for the amount of the estimates, they are only indebted for the amount of the levies made, and for the purpose of exhibiting their liability to the schools, statements showing the town's settlements with the Public and Separate Schools, have been compiled, the levies being taken as amounts to be accounted for.

Statements have been included comparing the estimates with the actual levies that appear in the collector's rolls for the various years.

Over-levy on the Public School supporters of \$686.50 to the year 1910, if added to that portion of the estimates that the town is liable for, will produce a balance at the 31st of July, 1911, of \$474.08, which is advanced by the town on account of 1911 levy, and is a similar amount as that shown in the detailed statement of levies and payments thereon.

Comparison of estimates and levies of the Separate School show that there is a net short levy to the year 1911.

Payments from the town to the schools were traced into the school cash books, and agree in amount but not always in date.

Township of Coleman payments to Public School are stated to be sent through the town, but only certain transactions appear entered in the town's cash book. Presumably some of the payments are handed over to the school without record being made.

Cheque No. 470, for \$1,500.00, issued 28th April, 1911, in favour of the Separate School, is still held by the town, as they have not sufficient funds to meet this obligation.

Statements for the Separate School have, however, been completed, including this \$1,500.00. Town cash book exhibits this amount as paid to the school, while the school cash book naturally does not show its receipt.

Exhibit "E," Sched. No. 3.

BY-LAWS.

Those passed from the 1st January, 1907, to the date of this report being Nos. 1 to 178, are listed as to date and subject matter. They are all legibly written, dated, signed by the Mayor and Clerk, and bear the seal of the corporation.

Indexing of these has been desultory. Duplication of by-laws is frequent. Repeals and amendments prevail throughout, making necessary the consolidation of the by-laws.

Police By-laws are constantly being referred to, and those pertaining to judicial matters need to be abstracted for easy reference by the magistrates.

Certain by-laws, authorizing the Mayor and Clerk to sign agreements, bear no indication for what purpose the agreements were made, nor are these entered in the by-law book, but are lying loose in the safe.

Debenture by-laws relate in a general way to the construction undertaken, but are not specific. One covers construction of sewers and waterworks, while another covers fire protection and roadways.

The amounts to be expended in any one direction is not mentioned, and a separation of the payments, in cases necessitating an arbitrary division, is the outcome, before the actual expenditure can be ascertained.

Auditors for 1907 were appointed in 1908, also a special one, but no appointment by-law for 1908 is visible in 1909. In 1910 two other auditors were appointed

to cover 1909, by-laws striking rates were dated for 1907, December 11th, for 1908 October 1, for 1909 October 30th, and for 1910 November 25th, thus continually postponing revenue, explaining the heavy loans from the banks, and giving time for change of residence by those subject to income tax.

By-laws authorizing loans on security of current year's taxes must be followed by the repayment of these within the year contracted for.

Exhibit "E," Sched. No. 4.

LAW COSTS.

Attached schedule shows all special cases entered into by the town. Town Solicitor's salary is, of course, in addition to these. As Solicitor's salary has not been included, the amount of charges for each year would not foot up to the amount shown as law costs in the cash statements for each year.

In filling in the information regarding these suits all the information obtainable has been furnished. The bills rendered by lawyers have been somewhat vague and indefinite at times.

Although most of the charges appear under the name of George Ross, Town Solicitor, they were in most cases expenses and agent's fees in connection with suits.

Some few charges of small size, which in reality were not law costs, have not been included in this list. These occurred in 1910 and 1911. 1907, 1908 and 1909 totals will agree with the amounts shown in the books as law costs.

Exhibit "E," Sched. No. 5.

DOGS.

Schedule has been made up to show the total taxes received each year. 1910 shows \$2 more as having been received than the cash statement for that year on account of \$2 having been put with licenses. 1911 does not include August, 1911, in which month \$36 has been collected.

1907. Dogs were put upon the assessment roll for 1907, but were not carried to the collector's roll, nor can any evidence of their having been taxed be found. The by-law fixing the tax to be paid upon dogs was made in August, 1907, and no taxes were received until 1908 other than \$1. Nothing showing the receipt of this has yet been found, and the Clerk for 1907, Mr. P. J. Hart, does not remember having received any taxes in 1907. No tags were bought during 1907.

1908. 91 dogs were assessed in the assessment roll for 1908, but only 66 of these were carried forward to the collector's roll. No satisfactory explanation of this has yet been obtained. The fact that only 33 of the number carried to the collector's roll appear to have been paid for, would be accounted for by the taxes not having been paid in 1908, and being carried forward as arrears in 1909. For these 1908 tags were issued and apparently 1908 tags were used almost altogether in 1909, for out of 183 tags issued only 35 of 1909 were used. A number of 1908 tags were used in 1910, also, as they were the same shape and were used until a new supply could be obtained for 1910.

1909. The method of putting the dog taxes in the assessment and collector's rolls seems to have been discontinued in 1909, and a book giving all the particulars, with the amount collected, was opened, and no reference was made to the rolls. The

Clerk explained this by saying that the assessors in doing their work missed a great many dogs, and that many more were accounted for by sending the police out with a number of tags every year, and have them see to it that all dogs either had tags or were impounded or killed. The results certainly appear to have been better.

1910. Only 250 were purchased for 1910, and as they were not sufficient, 1908 tags were used. All tags not used for 1908-9-10 have been accounted for.

1911. The tax was raised during the early part of the year, By-law No. 178, from \$1 for dogs and \$2 for bitches, to \$3 for dogs and \$5 for bitches. This was occasioned by the large number of dogs which were beginning to be a nuisance. The revenue was exactly doubled to the end of August, 1910, and some few tags will yet be sold for 1911. In the dog tax register in five cases are given the explanation that the tags were lost by the Chief of Police. This seems a large number to lose. One tag was given to Mr. C. B. Duke as a complimentary by the order of the Mayor. One No. 183 is entered in the register as missing. The Clerk explains that this tag in all possibility was short shipped.

As more than half the dog taxes for the past five years have been received during 1911, it would appear that the Council were very wise in increasing the rate, and to some extent, decreasing the number of dogs. It would have appeared to be a blessing to Cobalt from both sides of the question.

Exhibit "E." Schedule No. 6.

SALARIES.

Statement of salaries submitted. The totals of these for each year will not agree with the total salaries paid during the year. There were a number of cases where the salary of a man hired for a month or a few days only were entered into the salary column, and to put in every employee irrespective of the length of time worked would make a very long report. The Town foreman's salary, for instance, was at times put into salaries and at other times was distributed, and this during the same year. The same thing occurred in the case of the man in charge of the pumping station. To get in these and make the statement agree with the salaries in total for the year would make the statement of no use, as in the cases mentioned the whole salaries would not appear.

Form herewith showing officials from the date of incorporation to 31st August, 1911. Quite a large number of these officials were not appointed by By-law, which accounts for the blanks in the By-law No. column. The present treasurer should be regularly appointed as soon as possible.

In some cases it was impossible to find the exact day on which some of the officials started upon or discontinued their duties, and in these cases I have given the dates as nearly as I could find out from the minutes and from the memories of the present officials.

Some officials, such as the Town foreman, the man in charge of the pump house, were appointed by committees having charge of the matter, and it does not appear from the minute when their appointment was actually made.

By-laws have in a good many instances been put through for appointments months after the employee or officials have been in their positions. In these cases I have put the By-law number but put the actual date, as near as possible, on which he started upon his duties.

All these irregularities could be obviated by promptly putting through By-laws

as officials and employees are hired. Council should try, as far as possible, to keep these matters in proper shape.

Exhibit "E." Schedule No. 7.

FINES.

Revenue derived from fines, for infraction of By-laws made by the Town Council under section 702 of the Consolidated Municipal Act, and for illegal sale of liquor, which is covered in Sections 90 and 127A of the Liquor License Act, are considerable, especially in the years 1910 and 1911. Fines for the various years are as hereunder shown, and are chiefly comprised of liquor fines.

For the year 1907	\$132 50
For the year 1908	410 00
For the year 1909	3,368 00
For the year 1910	11,994 00
For 1910 to 2nd Oct.	5,186 25

Treasurer's cash book for the years 1907, 1908 and 1909 contained in detail the entries for the separate fines, and comparison of the Magistrate's Conviction Record Book with the cash book, was rendered easy thereby. Convictions numbered 108, 109 and 110 on folio 6, of the Magistrate's Record Book in 1909, were for the illegal sale of liquor, and the fine on each conviction was \$100.00 Mr. R. L. O'Gorman, Clerk, initialed for only \$90.00 in each case, and the \$30.00 not received by the Treasurer needs explaining by the Clerk. Conviction No. 262, on folio 12, was for fine of \$2.00, which was not paid to the Treasurer, and is accordingly charged to Chief Constable Burke, on his Settlement Statement.

Difficulties arose in checking the entries for the years 1910 and 1911, and a great deal of work was occasioned by payments being made to the Treasurer irregularly and by the amounts appearing in the cash book having to be applied on certain fines before the settlements could be determined correct. Assistance of Magistrate S. Atkinson is gratefully acknowledged in his prompt response to all enquiries.

Statement of settlement of fines for the year 1910 exhibits a net short payment to Treasurer of \$22.00, which has been charged to Mr. Burke, while the settlement in 1911 shows a balance due by him to the Municipality of \$365.30. Payment to the Treasurer of the amount of \$389.30 due by him is therefore necessary for items covering 1909 to 1911.

Chief Burke is satisfied with this amount and acknowledges his liability. He states that the Treasurers checked the Conviction Record, and what they called for he paid over. Ex-treasurer R. J. Jemmett is to be criticised for his procedure in receipting for monies received from this source. Receipts are written on the face of the Conviction Record, sometimes the date and the amount received were marked, but not signed, other times single fines were receipted for separately and were again receipted for in an amount covering twenty or more fines, and it was only by the fullest investigation into the entries for 1910 that he was not made responsible for any deficiency that arose.

Unpaid fines in 1910 and 1911 need to be collected and paid over to the Municipality. These are as follows:—

1910, Conviction 288	\$35 00
Conviction 359	20 00
1911, Conviction 197	75 00
	\$130 00

and are the remaining portion of \$100.00 fines.

Payments to the Treasurer in the future should be made regularly, the Court Room and Treasurer's Office being in the same building, and so makes it easy.

Treasurer, on receipt of monies, should issue an official receipt and mark thereon the conviction numbers which are covered by this payment. Items appearing in the Conviction Record may be marked with the number of the receipt, so that at a glance all unpaid fines can be distinguished.

Number of separate fines in 1910 were 245, and in 1911 to 2nd October, were 140, a quantity that entailed much work to straighten out.

Chief Burke, on further investigation into the reason of the short payments, was convinced as to their reliability and forthwith paid over to the Treasurer the total amount of the shortage.

Exhibit "E," Schedule No. 8.

AUDITORS.

The Municipal Act generalizes the functions of these officers, and the Provincial Municipal Auditor has been at pains to make the duties prescribed clear and comprehensive in his published directions to auditors.

Local appointees have given but little manifestation of their work in the books and published reports of their findings are not obtainable.

Course pursued in this investigation may be followed by each year's auditors without any of the difficulties that have attended this enquiry into past confusion, as they have herein been given the method of treating the accounting by officials, the vouchers they will call for have been installed, and the additional books necessary introduced.

Forms of annual statements will be seen connected with this report and are planned to exhibit,—

1. Cash receipts into each fund contrasted with payments therefrom.
2. Conditions of the main accounts with the Waterworks, Schools, Loans, Debentures and Sinking Funds.
3. Any deficiency an outgoing council proposes to saddle upon the next one.
4. The sources drawn on for construction expenditure.
5. The form for collector to make his return.
6. The unpaid accounts incurred by each department.

Cash statements for each full calendar year are best prepared in condensed form, supported by schedules of important items. Council may instruct the extent to which these items should be shown.

Balance sheets with their explanatory lists give the citizens information as to cash coming in and payments pressing; also how much of their own and of borrowed money is locked up in public works.

Auditors can serve the ratepayers satisfactorily only by making statements that are easily read. Such as have been seen are not conspicuous for plainness of meaning.

Exhibit "E," Schedule No. 9.

SCAVENGING.

It has been the custom for the head of this Department to collect the scavenging charges together with his assistant. An order was passed by the council that monies received by this department be turned over to the Treasurer twice

each week. Several orders have gone through council during 1910 demanding that this be done, but so far it has been obeyed only after renewed orders from the council, and then only for a few weeks, and then discontinued. Monies have been and are at the present time deposited by the Sanitary Inspector to his own credit in his personal account at the bank and then turned over to the Treasurer by his own cheque for say \$75, or \$100, which amount would not at any time cover any special number of charges as per copies of receipts handed in by him. These payments are made usually not more than once a month.

The council also passed a resolution that the Sanitary Inspector be bonded for \$1,500.00. This has so far not been done. This resolution was passed on Sept. 21st, 1910.

This department has been a losing one for some time, ever since its creation, and the Inspector should be made to understand that sums must be handed in promptly and accurately as required.

Scavenging, previous to the 1st of July, 1910, was undertaken by contractors, who levied and collected their own charges.

Minutes of the 29th June, 1910, contain a report from the local Board of Health, recommending that the Board of Health be authorized to undertake the scavenging of the town according to By-law No. 98, and that the Sanitary Inspector be appointed to superintend and make collections.

Town Council on the 1st July, 1910, inaugurated a Scavenging Department, which came under their own jurisdiction as well as that of the Board of Health. Sanitary Inspector R. B. Holmes, was placed in charge and the rate and conditions governed by By-law No. 98 with amendments.

Mr. R. B. Holmes made all collections from the 1st July, 1910, to the 15th November, 1910, and deposited certain sums so collected in the Imperial Bank in his name. Payments for wages and sundry supplies were made by cheques drawn on this account. Authorization of Council as to deposits into and withdrawals out of this bank account is not in evidence, and Holmes apparently acted on his own initiative in these matters.

Resolution in council meeting of the 7th November, 1910, requested Mr. Holmes to pay over his collections on the 15th Nov. 1910, and thereafter to pay in to the Treasurer all his receipts and to furnish monthly reports.

Payments made to the Treasurer were for even amounts, and were irregularly made, and he appears to have held out monies to the 20th Sept. 1911, at which date settlement was made for all collections ascertainable.

Duplicate receipts were supposed to be made for all payments to Collector, the original being handed to the party making payment, while the duplicate was retained in the pad to be filed in the Treasurer's office.

Mr. P. F. Lafond engaged to assist Mr. Holmes, and help make collections in April, 1911, and was succeeded by Mr. O. Gaudreault at the end of May.

Mr. R. B. Holmes takes charge of the south end of the town, while Mr. O. Gaudreault looks after the north end.

Accounts appearing on the duplicate receipts were listed as to the various collectors. Receipts specially printed numbered one to four thousand were accounted for with the exception of one pad containing numbers 2901 to 3000, which is stated to be lost before being put in use. After using the special printed forms Temporary Waterworks receipts were used. These receipts numbered from 3001 to 4000, and then the sequence is broken and there is no sure accounting of all receipts.

Settlement statements with the Collectors are appended in the statement section accompanying this report. Mr. P. F. Lafond appears to have settled in full, Mr. O. Gaudreault has a balance of \$7.00 to pay over to the Treasurer, and Mr. R. B. Holmes made settlement with the Treasurer of the amount of his balance of \$159.92.

Certain payments to Mr. Holmes were not recorded by him. These are as follows:

Cobalt Mines Hospital for Jan., 1911.....	\$ 8 00
Townsite Mining Co., Ltd., Jan. 1911.....	3 50
Trethewey Mining Co., Ltd., Jan., 1911.....	8 00
T. & N. O. Ry., for Nov. and Dec., 1910.....	30 00
T. & N. O. Ry., Jan. to Aug., 1911, six months	90 00
	\$139 50

and are included in his settlement.

Further investigation is now being proceeded with by the Town officials to uncover unrecorded receipts, and already several amounts are under inspection.

To cope with this unsatisfactory condition a complete system has been designed and printed. The various officials have been instructed to its use, and if fully complied with will eliminate the possibility of services being not recorded, and hence loss of revenue to the town.

Revenue from this department does not cover the expenditure. The Town Council and the Board of Health are anxious to see it self-sustaining. Sewer construction is covered by a general levy while specific charges are made for scavenging. Ratepayers, therefore, who cannot take advantage of the sewers, but nevertheless pay for their construction, should not be also burdened with the full cost of scavenging.

Receipt No. 2546 was issued to the Geo. Taylor Hardware Co., Ltd., on March 4th, 1911, for burning horse and hauling manure. No cash was paid by this company and the receipt was to off-set against sundry supplies purchased by the Town.

Method of procedure is to be deprecated and no further transactions should occur of this nature. Receipts in no case should be issued except for cash.

No trace can be found where this amount of \$14.00 was deducted from payments to Taylor Hardware Co., Ltd., and it has now been charged to this company.

Taylor Hardware Co., Limited, have given credit to the Town in the ledger account for this \$14.00, but on account of goods being ordered without stating whether they were for the Town or the Water Commission, a great deal of confusion has been caused. Charges have been made to the Town for purchases made for the Water Commission. Clerk has passed cheques for the Town's portion of these only, and those cheques passed by the Water Commission have been applied on the Water Commission account, thereby leaving charges in the Town account uncovered, which should be transferred to the Water Commission account. Clerk O'Gorman should act with the Taylor Hardware Co., Limited, and endeavor to straighten these accounts.

Credits to the Town by the Taylor Hardware Co., Limited, on April 5th, of \$4.00, and June 1st, of \$4.00, are on account of the Scavenging Department, services, hauling manure. Journal entry should accordingly be made charging Taylor Hardware Co., Limited, and crediting Scavenging Department, otherwise Scavenging Department receipts may not exhibit the full revenue.

Complications can be saved, by the Town paying in full for their purchases and outside parties remitting for their dues relating to this department.

Examination of a general receipt book that has been used by the different officials brought to light an amount of \$16.00, receipted for by R. B. Holmes, on the 13th of Feb. 1911, but not turned in to the Treasurer. On request Mr. Holmes paid this over to the Treasurer.

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SCAVENGING CHARGES, ARREARS.

Scavenging receipts have been entered in a register that was intended for the Temporary Waterworks, and which is not suitable for the use it has been put to.

Charges were made only when cash was collected, so it does not exhibit arrears.

However, those collections made in the year 1911, that applied on service previous to the 31st December, 1910, were wisely kept separate by the Treasurer in one certain column.

Summary of this column totals to \$514.50, which has accordingly been taken into the Balance Sheet at the 31st December, 1910.

Unpaid accounts at the 31st July, 1911, are not at present ascertainable. Town officials are at present engaged in determining the amounts yet to collect, and it will be some time before this is accomplished.

Register has been designed and printed to take care of the monthly charging of accounts, and those unpaid at any date will be easily distinguishable.

Section 10, of By-law 98, states that, "All sums due and payable under Section 7 (which is the section that details the rates) shall be payable on the first of each month, strictly in advance, to such person as the Town Council shall authorize to collect."

Collections at present are only after service has been given for the month, and it is a common occurrence for payments to be made three or four months late.

Treasurer will therefore promptly charge up the services on the 1st of each month; see that the collector is given a complete list of collections to be made; find the reasons for any collections not made and report to the Council the circumstances. Council will then advise the course to take, which should at once be followed up, thereby safeguarding against probable losses through loss of time or lack of attention.

Scavenging receipts received from the 1st of August, 1911, that applied on services prior to the date, have been listed and amount to \$524.75. This amount has been shown in the Balance Sheet at the 31st July, 1911, although there is no doubt that at that date there was a larger amount of unpaid accounts, which, however, are not obtainable, and for the purpose of the Balance Sheet, they must therefore be unrecognized.

Exhibit "E," Schedule No. 10.

BONDS.

Treasurer's Bond No. 204750, United States Fidelity & Guaranty Company, on behalf of the Treasurer, A. W. Harrington, for \$10,000.00, expiring the 1st of February, 1912, yearly premium of \$40.00 being paid by the Municipality, was found in order.

Collector's Bond is a guarantee by certain ratepayers on behalf of the Collector, Zepherin Forget. The guarantors are:

H. H. Lang	\$1,000 00
J. Howard Campbell	1,000 00
A. Zinon Trudel	1,000 00
Zepherin Forget	3,000 00
	\$6,000 00

This bond bears the date of the 11th of January, 1911, but does not specify the date of expiry.

Bonds are kept in a safety deposit box at the Bank of Commerce, the key of which is in the care of the Clerk, H. L. O'Gorman. The officials are to be commended for this mode of safeguarding valuable documents.

Fidelity bonds issued by an incorporated Guarantee Company are preferable to sureties entered into by ratepayers. Amount of Treasurer's bond seems sufficient, but the Collector's bond of \$3,000.00—that guarantee entered into by himself being of little value, and is not therefore recognized—is not deemed sufficient. In order to protect the Town to the fullest extent against probable losses in this direction, a bond should be gotten from a regular guarantee company to the value of not less than \$5,000.00.

Scavenging Inspectors act as collectors of charges made in connection with the removal of night soil. In the minutes of the Council dated April 19th, 1911, the following resolution was passed. "That Mr. R. B. Holmes and Mr. P. F. Lafond, as collectors on the Scavenging Department be required to give bond of \$500.00 each." Mr. P. F. Lafond furnished a bond as required by the Council, but is not now holding this position. Neither Mr. R. B. Holmes nor Mr. Lafond's successor, Mr. O. Gaudreault are bonded at the present time.

Officers acting as collectors should be bonded, according to the amount of monies they handle. Town Clerk receives License Fees and Water Rates, and is not bonded. Council should attend to this.

INSURANCE.

Policy No. 810664, Rimouski Fire Insurance Company, and Policy No. 504735, Crown Fire Insurance Company, cover the town hall and contents. The amount of the policies is \$3,000.00, made up of:

Building	\$2,600 00
Furniture	275 00
Safe	125 00
	\$3,000 00

This insurance is carried jointly by the above named companies and the annual premium is \$210.00. Expiry date is the 18th of January, 1912. The insurance on the town hall is inadequate and the replaceable value is nearer \$5,000.00 than the insured value of only \$2,600.00.

Fire appliances contained in the fire hall on Silver Street, and the auxiliary fire pumping engine situated beside Cobalt Lake, all of which are valued by Fire Chief A. B. Kapelle at the round figures of \$16,000.00, are uninsured, and the loss that would be occasioned by fire might mean a further issue of debentures to replace such fire equipment destroyed. A small shed adjoining the town hall containing loose tools of all description is also not insured.

Volunteer Firemen Accident Insurance is covered in Policy 201089, Ocean Accident and Guarantee Company, Limited. The last premium paid on the 18th of August, 1911, was \$188.50, and the expiry date is the 13th of August, 1912. The premium of \$188.50 is made up of twenty-nine risks at the rate of \$6.50 each. This policy does not cover the permanent fire brigade staff, consisting of chief and three men, nor is there any insurance in force at the present time to cover the liability that the town may have to face at any date in case of accident to the fire staff. It is for the council therefore to protect the ratepayers by seeing that the Permanent fire brigade staff are at once insured.

Exhibit "E," Schedule No. 11.

LICENSES.

Licenses are issued under Bylaw No. 5, with revisions and amendments covered in Bylaws Nos. 20, 55, 80, 104, 127, 130, 131 and 163. Transient traders are covered by bylaw No. 6.

Printed form with stub attachment has been used for the years 1908 to 1911.

Stubs are the only proof of payment. When obtainable they were checked into the cashbook or the register that was used for the various years. No trace could be found of any for the year 1907.

Clerk has in the past received the license fees and issued the license forms. In the years 1910 and 1911 payments have been made by him to the treasurer in amounts covering several fees.

License Register specially printed for the town was started 1st Jan. 1911, and contains all the license receipts arranged under the separate businesses for which the license was issued. This register is in good form and if continued correctly will act as a check from one year to another.

License forms are not print numbered, so that all licenses may not be accounted for. Those used in the years 1908, 1909 and 1910 were loose, but those used in 1911 are bound in book form.

Procedure in obtaining licenses in the future should be governed as follows:

Payment will be made direct to treasurer, who will issue an official receipt to the payer. On presentation of this receipt to the clerk, he will fill in and issue the license, making record in the register of the transaction.

Income from this source is steadily on the increase.

Receipts for the year 1907 were	\$1,881 00
" " " " 1908 " 	2,266 50
" " " " 1909 " 	4,519 25
" " " " 1910 " 	5,542 25
Receipts for 1911 to 31st July	3,666 00

Some 250 licenses have already been issued to October, 1911, and the Clerk has made settlement with the treasurer to date.

Auditors for 1908 reported as follows as to licenses:

"That there be some reliable check on all monies received by the town clerk. We find that there is no check whatever on his receipts for licenses, other than dog taxes and drays. We think it could be arranged satisfactorily if the treasurer would number certain certificate blanks for the town clerk's use."

Adoption of a duplicate print-numbered license form is the only solution in making a sure check on all licenses issued.

License register now contains record of dog license holders, with charges, dates of payments, and tag numbers. This book is kept by the clerk from reports given in by chief of police, who demands production of licenses from those required to obtain them under town regulations.

Exhibit "E," Schedule No. 12.

MINUTES.

Difficulties arose and a great deal of work was occasioned by the minutes not being indexed. Transactions took place that rendered it necessary to apply to the minutes to unravel. As there was no index the whole of the minutes for a period that the transactions may have taken place in, covering in cases several months, had to be read over.

Certain matters that should have been recorded were not, and verbal information from the town officials was all that was forthcoming.

All matters pertaining to the government of the town, of whatever nature, must be recorded, as otherwise confusion will be the outcome. With this end in view a resolution form has been laid out which may be printed for the use of the council. Councilmen could then readily write out their resolutions and when moved, seconded and passed by council, could be handed over to the clerk, from which he may write up his minutes, having authenticated records to do so, and not trusting to rough notes, or to his memory.

To the end of the year 1910 no marginal notations were made and the whole of the reading had to be digested. From the 1st of January 1911, notations were made, which rendered reference easy, although a great improvement can be made by indexing the minutes. Indexing may not only be made under one head for each item that is so noted in the minutes, but may be dealt with under several heads, as in cases of resolutions directly or indirectly applying to more than one person or matter.

Condition of the minutes otherwise was good, they were all signed and dated, and in most cases bore the impression of the corporate seal, although this is unnecessary.

Many matters recorded in the minutes as being handed over to committees to deal with were not mentioned and apparently they were settled without further note being made.

CORPORATION OF THE TOWN OF COBALT—RESOLUTION.

Passed in Council.....of.....19.....

MOVED BY

SECONDED BY

That

.....

Clerk.

Exhibit "E" Sched. No. 13.

COUNCIL ACTION.

Memorandum below of the course council may take in dealing with the subject matter of this report is given in response to request by acting Mayor Barton.

1. Collector's roll to be immediately finished and tax demands prepared.
2. Collector for 1911 should be appointed at once by Bylaw fixing bonds, remuneration and time limit. (Exhibit A).
3. Collector for 1910 to be required to make final settlement of the roll for that year (Exhibit A).
4. Police fees may be ordered paid to the town and remuneration of chief given consideration. (Exhibit E).
5. Officials handling moneys to be all bonded. (Exhibit E).
6. Duties of clerk to be defined by bylaw. (Exhibit E).
7. Uncollected taxes to be gone over by a committee and such as are uncollectable ordered to be written off. (Exhibit A).
9. Treasurer for 1911 to be appointed by bylaw fixing duties and remuneration. (Exhibit E).
6. Taxes in arrears considered good to be published, so that debtors may offer defense if any.
10. Temporary water arrears for 1910 dropped to be passed upon and remitted. (Exhibit B).
11. Engineer to certify to balance due Wm. Newman & Co.
13. Lease to be made for stable in rear of town hall, tenancy not appearing in minutes. (Exhibit B).
14. Township may be requested to pay share of estimates directly to schools. (Exhibit E).
15. Insurances additionally needed must be placed at once. (Exhibit E).
16. Reports of committees should be called for at each meeting.

Exhibit "E" Sched. No. 14.

DUTIES OF CLERK AND TREASURER.

To facilitate the office work of the town it is desirable that council define the duties of clerk and treasurer to fix their separate responsibilities, and suggestions called for are now offered for laying out the work of each.

The clerk should attend to the following, under Bylaws 106 and 123.

Writing up of minutes and indexing same.

Drafting and completing bylaws.

Correspondence concerning town affairs.

Enquiries of officials and others on behalf of council.

Issuance of orders from council and their execution.

Reporting on all matters to come before council.

Attending committees and recording proceedings.

Acting as secretary for Water Commission.

Acting for Court of Revision in all affairs.

Filing and caring for statistical books and papers.

Calling of meetings of council and committees.

Ordering of work and supplies and checking of accounts for same.

Passing of accounts before committees and council.

Preparation of payrolls and distribution to accounts.

Registration of births, marriages and deaths.

Issuance of licenses and dog tags, and keeping register.

Preparation of municipal returns as required by law.

Writing up and certifying to collector's roll for collectors.
 Seeing that assessor's roll is complete and sworn to.
 Making of estimates and appropriation statements.
 Preparation of voter's lists.
 The treasurer may understand his duties as including.
 Receiving all monies directly or from collectors.
 Banking of all receipts intact the day following.
 Drawing of cheques and payment of same.
 Writing up of cashbook, journal and ledger.
 Attention to Land register and tax arrears.
 Obtaining punctual and full settlements from all sources.
 Registration of scavenging and temporary water charges.
 Issuance of receipts for every sum as received.
 Acting as treasurer for Water Commission.
 Keeping financial books of Water Commission.
 Arranging, filing and safeguarding all vouchers.

Exhibit "E" Sched. 15.

ELECTRIC LIGHTING.

Bylaw No. 144, assented to by the electors, grants a ten year franchise to the Cobalt Light, Power & Water Company, Limited, from 3rd Aug. 1910.

Public lights to be of 1000 Candle Power, at \$65 each P. A. or 10c. per kilowatt hour if on the meter rate.

Private lights to be at the same net rate.

Heat and power are not included in exclusive franchise.

Holdback of 25 per cent. by the town permitted until the end of each year.

Lighting hours from dusk to daylight, with moonlit nights excepted.

Private flat rates \$1.50 for one or two and \$1.25 for from three to six candle power lamps per month.

Incandescent light* rates have been dropped to 9c. for the town per kilowatt.

Meter rentals appear at 25c. each per month.

Exhibit "E" Sched. No. 16.

YEARLY RATES.

Section 402, Paragraph 1. Consolidated Municipal Act.

"The council of every municipal corporation, and of every provisional corporation, shall in each year assess and levy on the whole rateable property within its jurisdiction, a sum sufficient to pay all valid debts of the corporation, whether of principal or interest, falling due within the year; but no council shall assess and levy in any one year more than an aggregate of two cents in the dollar on the actual value, exclusive of school rates and local improvements."

Paragraph "2"

If in a municipality the aggregate amount of the rates necessary for payment of the current annual expenses of the municipality, and of the interest and principal of the debts contracted by the municipality exceeds the said aggregate of two cents

on the dollar on the actual value of such rateable property, the council of the municipality shall levy such further rates as may be necessary to discharge obligations incurred up to that date, but shall contract no further debts until the annual rates required to be levied within the municipality are reduced within the aggregate rate aforesaid; but this shall not affect any special provisions to contrary contained in any special Act now or hereafter in force. 3 Edw. 7. C. 19. S. 402.

Yearly rates from 1907 to 1910 are as hereunder set out:

Purpose.	1907		1908		1909		1910	
	By-law No. 30.		By-law No. 70.		By-law No. 107.		By-law No. 155.	
General	20	mills	20	mills	20	mills	20	mills.
Debenture					5	mills	8 $\frac{3}{4}$	mills.
Public School ...	3 $\frac{1}{2}$	mills	3 $\frac{1}{2}$	mills	7 $\frac{1}{2}$	mills	4 $\frac{1}{2}$	mills.
Separate School..	5 $\frac{1}{2}$	mills	6 $\frac{1}{2}$	mills	8	mills	8 $\frac{3}{4}$	mills.

General rate from 1907 to 1910 is therefore at its maximum. Debenture rate of 5 mills in 1909 was to provide for the annual deposit into the Sinking Fund and the redemption of interest coupons under bylaw No. 53, which covered construction of waterworks and sewers. Debenture rate of 8 $\frac{3}{4}$ mills in 1910 was for deposits into the sinking fund and redemption of interest coupons under bylaw No. 53, which covered construction of waterworks and sewers and bylaw No. 88, which covered construction of ways and purchase of fire equipment, also for the redemption of annuity debentures issued under bylaw No. 111, for the construction of hospital and bylaw No. 113, for the construction of incinerator.

Debenture rates levied in the years 1909 and 1910, would therefore seem to be treated as local improvement Levies, although construction of hospital incinerator and purchase of fire equipment would hardly come under this caption.

Rates for the year 1911 are being prepared under the same condition which existed in 1909 and 1910, as it is determined by Par. 2. Sec. 402. of the Municipal Act that the council cease to contract further debts until the annual rates, outside of rates for schools and local improvements, are reduced to, or are under 20 mills.

Exhibit "F"

FORMS.

At the special request of council, evidenced by a resolution put through the minutes during the progress of this audit, the task was undertaken of designing and installing new forms and books wherever considered requisite.

Some of those in service were not interfered with, as, if properly used they will answer to their intent.

Permanent Waterworks bookkeeping was found too crude to be continued with satisfaction and the following system is introduced.

- (a) Cashbook for revenue and maintenance.
- (b) Watertakers' Register of all users.
- (c) Water Collectors' duplicate receipts and binder.
- (d) Foreman's service report and binder.
- (e) Water users duplicate charge note and binder.
- (f) Application form.
- (g) Connection order.

Treasurer needed a form upon which he could give receipts to those making payments directly to him, and was given:

(h) Treasurer's duplicate receipt and binder.

Tax Collectors having had so much trouble in making returns through disconnected marking of the rolls are now safeguarded as follows:

(i) Tax collectors' duplicate receipt and binder.

(j) Tax collection Cashbook.

Clerk in covering all accounts before council is given a form to enter thereon every invoice or demand for payment so that all cheques may be referred thereto:

(k) Cheque books in improved form.

(l) Council payroll for certification, and binder.

Scavenging Department charges and collections have suffered badly from lack of system, to correct which the records now mentioned are devised.

(m) Duplicate receipts and binder.

(n) Cash summary.

(o) Register of charges and collections.

(p) Foreman's report on service.

Ledger already in, is quite fitted to receive the entries from cashbook and journal. Its misuse is lamentable as rendering it of no value whatever for the getting out of statements required by the ratepayers from their auditors.

Treasurer has been instructed how to post and balance the accounts therein. He is given herewith balance sheets upon which his ledger may be re-opened at 1st Jan. 1911, also cash statement for the period ending 31 July, 1911, and is required to write up his ledger in such manner that when completed to the latter date it will correspond to the cash statement referred to, and to the balance sheets at 31 July, 1911, included among the schedules of this report. Lists of accounts payable and receivable, of debentures, sinking funds, water debtors, bills payable, bank accounts, and other headings are appended hereto in detail for his guidance.

Accounts Payable ledger is also placed with clerk in which to make immediate entry of every current debt incurred by the town with the date and amount when paid.

Appropriation ledger has been handed to the clerk, and explanations given him how to keep this book in the service of the finance committee, at whose meetings a statement therefrom should be presented and passed.

Divergent, and at times, conflicting opinions from the various officials concerned with the use of these forms has made the devising and introduction of them a tedious affair, the main object being to meet the capacity and readiness of each one to carry out the system proposed, to make every book and form self-explanatory, to lead up to the books of final entry for the annual statement and to lay out the course for future auditors.

WATER FORMS.

Registers in present use being found unsuitable, new ones were designed and installed, to be written up from charge notes and receipts, classified as to streets; each service to be originated from an application bearing its register number. Monthly summaries made of charges will give water revenues; of cash and rebates will prove credits, and of arrears, will account for all services unpaid for.

Charge Notes were remodelled to suit the application and the register. These will carry the register number, monthly rate and arrears.

Official receipts were designed, numbered consecutively in duplicate, original for water taker, duplicate for binder as cash voucher and to post from to register.

Cash Books necessary for the use of the Water Commission Treasurer and temporary waterworks collector were designed and installed, to be written up from the official receipts mentioned above.

TREASURER'S RECEIPTS.

For all sums received from any source, an official receipt original will be issued, the duplicates being placed in order of number upon the binder for audit.

Carbon duplicates are preferable to stubs in the saving of time and in the assurance of an exact counterpart of the acknowledgment given.

Treasurer has also under the use of these forms, an infallible record of his receipts pending entry thereof in his cashbook.

From the Bank he should obtain signature to a copy of his deposit slip, which he will be careful to make out in duplicate with such notation against sums deposited as will aid him in proving when certain receipts were paid in.

COUNCIL PAYLIST.

Finance Committee require to be conversant with all intended payments, without exception, and the above form is accordingly prescribed to receive by numbers and names the amounts of all debts for which cheques may be drawn. *These reports* numbered in rotation and certified to by the Chairman will be laid before council and passed "in toto" or otherwise.

Number of cheque being placed against the sum paid, the forms may then be placed upon binder for audit.

Accounts held over will be so marked and carried to the next list.

Duplication of, or unauthorized, payments will thus be avoided in future.

PAY ROLL.

Present form improved upon, with more intelligible headings, may be continued if made a complete record of all sums paid during the month and to be paid at its close.

Distribution of wages needs particular attention if the expense of every department is to be correctly shown in the annual statement.

Certification of these wage records by the various superintendents is of much consequence.

Amounts of each payroll will appear on Council Paylist and be for the exact total.

Discharge payments during the month can be entered upon a separate payroll for the purpose.

TAX FORMS.

Tax Collector will issue a receipt to each taxpayer for each separate demand paid.

From the duplicate placed in binder in numerical order his cashbook will be written up dividing arrears from the current year's taxes.

Each day's collections may be banked in a tax account subject to withdrawal by council only, but if this course is not adopted, the collector will regularly pay to the treasurer his full takings carried into the total column, and the treasurer will issue his receipt therefor, the number of which will appear against the amount he receives.

The total of and the sums leviable under each rate will clearly appear at the end of the collector's roll in a summary to be prepared and certified to by the clerk.

In order to arrive at the actual collections due to each particular fund the collector, upon making his return under oath to the clerk, must divide his list of taxes that have been written off by council, so as to deduct from each original levy the amounts therein that cannot be collected.

Arrears carried forward are assumed to be collectable; a debt to the general rate, and when paid, an addition to next year's collections from this source.

Thus, to the credit of each fund will remain the net collections that should have been made and to which those funds are entitled in the order of their importance.

CHEQUES.

Improved cheque form attached has been passed upon satisfactorily by the clerk and the treasurer. It is understood that the paylist shall contain *all* accounts passed upon by the Finance Committee. The treasurer will make out his cheques from this paylist. Paylist items will bear the cheque number opposite them while cheque will bear paylist number.

Cashbook will be written up from the paylist as to payee and the distribution. Therefore no space for the account chargeable has been left on the cheque form.

Essentials of cheques being that payment should be authorized and acknowledged it becomes imperative for the auditor to be able to refer to the council paylist from the number on the cheque.

Cheques must be made payable to persons or their order; such as are to bearer or an impersonal name are unsafe. Endorsement by the actual payee is to be required of the banks so that such signing may constitute a receipt.

Dates of accounts covered by payment ought to appear upon the back of the cheque so that the endorser is thereon notified of the intention of the payment which his signature below is binding him to accept.

Missing cheques are alluded to in another paragraph. The serious consequences of these occurrences are drawn strongly to the attention of the treasurer.

Deficiencies in the writing of the cheques may be overcome by use of suggested form. Too many of these were found carelessly made out, unsatisfactorily endorsed, and not properly sanctioned. Laxity in the drawing of cheques will surely extend to other work.

SCAVENGING FORMS.

Scavenging collectors have not seen the importance of proving that all users of the services were recorded, nor have councils and boards of health recognized the possibilities of revenues further than as shown in actual receipts through the collectors.

It is obvious that each user of service must so appear, and therefore a register of these is devised to enter by street and number every dwelling or other house to which attention of this department may be given. The extent of this, if any, will

govern the charge in columns for each month of the calendar year. Foreman's report forms numbered in rotation will furnish the foregoing information.

Scavenging collector's duplicate receipt will be entered up in his cash summary and total monies handed to treasurer daily, whose official receipt therefor is to be given the collector.

Arrears of charges resulting from the accounts now being sent out will, when paid, be entered in the arrears column of the register.

Finally it is my great pleasure to acknowledge the courteous attention received from Mayor Solomon White, K.C., and from Acting-Mayor W. E. T. Barton, who were zealous in their efforts to facilitate the audit, the results of which are,

Respectfully submitted,

OSCAR HUDSON, A. C. A.

TOWN OF COBALT.

TAX ARREARS, 31ST JULY, 1911.

Exhibit "B" Sched. No. 14.

axes to be collected as per Collector's Roll, 1910	\$78,506 30	
ollections thereon to 31st Dec., 1910 per Cashbook		\$34,046 66
rrrears at 31st Dec., 1910		44,459 64
Uncollectable	\$ 2,681 15	
Collectable	41,778 49	
	<u>\$44,459 64</u>	
		<u>\$78,506 30</u>
		\$78,506 30
rrrears at 1st Jan., 1911	\$44,459 64	
ercentages added	412 44	
er collections	7 97	
ollections thereon to 31st July, 1911, per Cashbook		\$33,838 50
lyment by Collector, 1st Aug., 1911		201 95
ollector's shortage, 31st July, 1911		656 99
rrrears at 31st July, 1911		10,182 61
Collectable	\$7,501 46	
Uncollectable	2,681 15	
	<u>\$10,182 61</u>	
		<u>\$44,880 05</u>
		\$44,880 05

TOWN OF COBALT.

ESTIMATES AT 31ST JULY, 1911.

Contemplated Expenditures.

Exhibit "B." Sched. No. 5.

Deficiency of revenue, according to Cash balance sheet of 31st July, 1911....		\$53,000 00
Controllable expenditures approximated to 31st December, 1911		28,000 00
Salaries and Allowances	\$2,000 00	
Printing and Advertising	200 00	
Interest	1,000 00	
Town Hall	500 00	
Law and Audit	2,000 00	
Office Expense	200 00	

Charity	200 00
Street Lighting	600 00
Police Department	2,000 00
Fire Department	2,500 00
Waterworks, Temporary	1,000 00
Board of Health	1,000 00
Scavenging	7,000 00
Works, Ways and Sewers	5,000 00
Tax remissions, etc.	2,000 00
Miscellaneous	800 00
	\$28,000 00

Uncontrollable expenditures approximated to 31st Dec., as hereunder.....		\$38,000 00
Schools, Public and Separate	\$12,000 00	
Debentures, town share	26,000 00	
	\$38,000 00	
		\$119,000 00

Probable Income.

Tax levies for 1911 on assessment, for Public Schools of.....	\$20,000 00	
for Separate Schools of	3,000 00	
and General levies of	23,000 00	
General Rate, 20 mills		\$46,000 00
Public School Rate, 4 mills		8,000 00
Separate School Rate, 12 mills		4,000 00
Debenture Rate, 11¼ mills		26,000 00
Police fines and fees		2,000 00
Temporary water rates		1,000 00
Scavenging fees		4,000 00
Miscellaneous		1,000 00
		\$92,000 00
Probable deficit, 31st Dec., 1911		27,000 00
		\$119,000 00

TOWN OF COBALT.

WATER COMMISSION.

(Exhibit "B," Schedule 11.)

REVENUE, SEPTEMBER 30TH, 1911.

Revenue		\$8,419 44
Charges, June 1, 1910, to June 30, 1911, Old Register	\$5,278 71	
Charges, July 1, 1911, to September 30, 1911, New Register	2,799 98	
Collections, Water Carriers, C.B. 25	45 80	
Collections, Water Carriers, Old Cash Book	294 95	
	\$8,419 44	
Expenses		\$3,394 00
Power		
Paid	\$2,578 50	
Unpaid	815 50	
	3,394 00	
Salaries		1,090 00
Paid	\$1,090 00	

Repairs		757 68	
Paid	\$636 46		
Unpaid	121 22		
		<u>\$757 68</u>	
Stationery and Printing		164 12	
Paid	\$83 89		
Unpaid	81 23		
		<u>\$164 12</u>	
Postage		42 00	
Paid	\$31 00		
Unpaid	11 00		
		<u>\$42 00</u>	
Coal		71 25	
Paid	\$71 25		
Allowances for Private Connections		306 25	
Bad Debts		37 15	
Charges Dropped	\$25 75		
Rebates	11 40		
		<u>\$37 15</u>	
Surplus to date		2,556 99	
		<u>\$8,419 44</u>	<u>\$8,419 44</u>

TOWN OF COBALT.

WATER COMMISSION.

(Exhibit "B," Schedule 11.)

BALANCE SHEET, SEPTEMBER 30TH, 1911.

Assets.

Cash in Bank of Commerce, per Pass Book		\$1,944 79
Cash in Hand of Secretary		235 60
Unpaid Water Accounts, per Register 103		1,551 15

Liabilities.

Outstanding Cheques	\$129 50	
Accounts Payable, per List		1,028 95
Power	\$815 50	
Sundries	213 45	
	<u>\$1,028 95</u>	

Water Accounts Paid in Advance per Register 103	16 10	
Surplus from Revenue to September 30, 1911	2,556 99	
	<u>\$3,731 54</u>	<u>\$3,731 54</u>

ACCOUNTS PAYABLE.

Power		\$815 50
Cobalt Light, Power and Water Co., Aug., 1911	\$315 00	
Sept., 1911	500 50	
	<u>\$815 50</u>	
Stationery and Printing		81 23
Hart, S. R., & Company	\$65 85	
Cobalt Daily Nugget	13 40	
O'Gorman, R. L.	1 98	
	<u>\$81 23</u>	
Repairs		121 22
Taylor Hardware Co., Ltd.	\$95 37	
Brewer Bros.	2 25	
Knight Bros., and McKinnon, Ltd.	18 00	
O'Gorman, R. L., Sundries	5 60	
	<u>\$121 22</u>	
Postage		11 00
O'Gorman, R. L.	11 00	
		<u>\$1,028 95</u>

TOWN OF COBALT.

(Exhibit "B," Schedule 7.)

INVENTORY OF FIRE EQUIPMENT.

Steam Fire Engine	\$5,000 00
Hook and Ladder Truck, and extra ladders	2,418 75
Four Hand Hose Reels	300 00
Hose Wagon	400 00
Hose Sleigh	140 00
Rubber Boots, Coats and Helmets	225 00
Hose and Hydrant Keys	18 00
One Team Horses	700 00
One Set Harness	175 00
2½-inch Hose—Good	4,000 00
2½-inch Hose—Inferior	20 00
Six Play Pipes	120 00
Callahan Nozzles—2	20 00
Hydrant Gates—3	33 00
Minimax Chemicals—4	60 00
Furniture, Beds and Bedding	75 00
Siamese Couplings	36 00
Fire Alarm System	2,725 00
Life Net and Axes	50 00
	<u>\$16,515 75</u>

BOARD OF WORKS.

(Exhibit "B," Schedule 8.)

Inventory of Loose Tools, and Buildings.

1 Waterworks Tapping Machine	\$75 00
1 Set Dies, Pipe	35 00
1 Set Dies, Pipe	5 00
1 Blacksmith's Outfit	45 00
Hand Steel	28 00
2 Heating Stoves	15 00
Sundry Water Fittings	50 00
Tool and Store House	250 00
Stable in rear of Town Hall	100 00
6 inch Iron Water Pipe	200 00
	<u>\$803 00</u>

TOWN OF COBALT.

(Exhibit "B.")

CASH BALANCE SHEET AT JULY 31ST, 1911.

Immediate Liabilities.

Bank of Commerce—General and Police Accounts		\$6,411 53
Outstanding cheques, per list	\$6,411 53	
Bank of Commerce—Loans		42,000 00
Covered by Notes	\$42,000 00	
Bank of Commerce		400 00
Interest Accrued on Loans, Estimated	\$400 00	
Provincial Treasurer—Sinking Funds		309 45
Interest unearned by not making Deposits on date set by		
By-law No. 53	\$213 46	
By-law No. 72	34 79	
By-law No. 88	61 20	
	\$309 45	
Separate School Board		978 01
1910 Levy Unpaid	\$978 01	
Accounts Payable		15,265 54
Per detailed List	\$15,265 54	
		\$65,364 53

Available Assets.

Bank of Commerce—By-law No. 53 Account		\$72 42
Per Pass Book	\$72 42	
Bank of Commerce—General and Police Account		222 60
Per Pass Book	\$222 60	
Bank of Commerce		625 00
Interest overpaid By-law No. 53 Coupons	\$625 00	
Outstanding Cheques		698 61
Cheque No. 232 issued to T. & N. O. Ry., Jan., 1911, being Town's share of Overhead Bridge, recharged, August, 1911, as T. & N. O. Ry. deducted this amount from their grants	\$698 61	
Scavenging Service		704 67
Unpaid, July 31, 1911, per schedule	\$524 75	
R. B. Holmes, Balance due per schedule	45 42	
R. B. Holmes, Unrecorded, per Schedule	124 50	
O. Gaudreault, Balance due per schedule	10 00	
	\$704 67	
Temporary Waterworks		647 29
1911 Rates Unpaid, per list	\$293 35	
1910 Rates Unpaid, per list	353 94	
	\$647 29	

Taxes		7,001 46
Unpaid July 31, per list	\$7,501 46	
Reserve for Uncollectable	500 00	
	<u>\$7,001 46</u>	
Tax Collector		858 94
Balance due Collector's Cash Book	\$201 95	
(Paid in August, 1911.)		
Shortage in Settlement, July 31, 1911	656 99	
	<u>\$858 94</u>	
Public School Board		474 08
Advances on 1911 Levy	\$474 08	
Cobalt Light, Power and Water Co., Limited		69 50
Half Collections Water Rates, Feb. 1 to July 31, 1911	\$69 50	
Sundry Accounts		190 00
Rochester, J. E.—Stable Rent	\$40 00	
Ross, Geo.—Salary Cheques ret'd August	150 00	
	<u>\$190 00</u>	
Deficit to be met out of 1911 Tax Collections		53,799 96
		<u>\$65,364 53</u>

TOWN OF COBALT.

Exhibit "B." Schedule No. 5.

BALANCE SHEET OF PERMANENT ASSETS AND OBLIGATIONS THEREON AT 31ST JULY, 1911.

Deferred Liabilities.

Waterworks and Sewers Debentures		\$68,673 88
By-law No. 53	\$62,173 88	
Principal	\$75,000 00	
Less Sinking Fund	12,826 12	
	<u>\$62,173 88</u>	
By-law No. 143	6,500 00	
	<u>\$68,673 88</u>	
School Debentures		12,426 89
By-law No. 72	\$15,000 00	
Less Sinking Fund	2,573 11	
	<u>\$12,426 89</u>	
Ways Debentures		20,338 29
By-law No. 88	\$25,000 00	
Less Sinking Fund	4,661 71	
	<u>\$20,338 29</u>	
Hospital Debentures (Hypothecated)		3,290 41
By-law No. 111	\$3,290 41	
Incinerator Debentures (Residue)		5,707 61
By-law No. 113	\$5,707 61	
Ratepayers Investment		84,259 16
Waterworks and Sewer Systems	\$27,768 43	
Town Funds	\$14,942 31	
Sinking Fund Reserve	12,826 12	
	<u>\$27,768 43</u>	

Ways and Walks		21,355 63
Town Funds	\$16,693 92	
Sinking Fund Reserve	4,661 71	
	<u>\$21,355 63</u>	
Hospital		709 59
Town Funds	\$709 59	
	<u> </u>	
Incinerator		1,292 39
Town Funds	\$1,292 39	
	<u> </u>	
Temporary Waterworks		5,000 00
Town Funds	\$5,000 00	
	<u> </u>	
Bridges		1,814 37
Town Funds	\$1,814 37	
	<u> </u>	
Town Hall		9,000 00
Town Funds	\$9,000 00	
	<u> </u>	
Fire Equipment		16,515 75
Town Funds	\$16,515 75	
	<u> </u>	
Board of Works		803 00
Town Funds	\$803 00	
	<u> </u>	
		<u>\$84,259 16</u>
		<u>\$194,696 24</u>

Public Works.

Waterworks and Sewer Systems		\$96,442 31
Debenture monies	\$81,500 00	
Town Funds	14,942 31	
	<u> </u>	
		\$96,442 31
Public School Supporters—Town and Township		12,426 89
Debenture Monies	\$15,000 00	
Less Sinking Fund Reserve	2,573 11	
	<u> </u>	
		\$12,426 89
Ways and Walks		41,693 92
Debenture monies	25,000 00	
Town Funds	16,693 92	
	<u> </u>	
		\$41,693 92
Hospital		4,000 00
Debenture Monies	\$4,000 00	
	<u> </u>	
Incinerator		7,000 00
Debenture Monies	\$7,000 00	
	<u> </u>	
Temporary Waterworks		5,000 00
Estimated Worth	\$5,000 00	
	<u> </u>	
Bridges		1,814 37
Town Funds	\$1,814 37	
	<u> </u>	
Town Hall		9,000 00
Town Hall Building and Land	\$8,000 00	
Equipment and Furniture	1,000 00	
	<u> </u>	
		\$9,000 00
Fire Equipment		16,515 75
Inventory at Expenditure value	\$16,515 75	
	<u> </u>	

Board of Works		803 00
Buildings and loose tools	\$803 00	
		<hr/>
		\$194,696 24

TOWN OF COBALT.

(Exhibit "B.")

CASH BALANCE SHEET AT 31ST DECEMBER, 1910.

Immediate Liabilities.

Bank of Commerce—By-law No. 53 Account		\$14 25
Outstanding cheques, per list	\$14 25	
Bank of Commerce—General Account		2,029 58
Outstanding cheques, per list	\$2,029 58	
Bank of Commerce—Loans		20,500 00
Covered by Notes	\$20,500 00	
Imperial Bank		949 59
By-law No. 111 (Note)	\$949 59	
Provincial Treasurer—Sinking Fund Levies		12,286 69
By-law No. 53	\$6,400 57	
Principal	\$6,246 82	
Interest	153 75	
	<hr/>	
	\$6,400 57	
By-law No. 72		1,270 44
Principal	\$1,249 36	
Interest	21 08	
	<hr/>	
	\$1,270 44	
By-law No. 88		4,615 68
Principal	\$4,615 68	
	<hr/>	
	\$12,286 69	
Accounts Payable		35,079 10
Per Detailed List	\$35,079 10	
Public School Board		3,327 64
1910 Levy Unpaid	\$3,327 64	
Separate School Board		\$4,478 01
1910 Levy Unpaid	\$4,478 01	
	<hr/>	
		\$78,664 86

Available Assets.

Bank of Commerce—By-law No. 53 Account		\$2,032 38
Per Pass Book	\$2,032 38	
Bank of Commerce—General Account		\$78 13
Per Pass Book	\$78 13	
Bank of Commerce		625 00
Interest overpaid, By-law No. 53, coupons	\$625 00	
Temiskaming & Northern Ontario Ry.		600 00
Half Yearly Grant, due 31st December, 1910	\$600 00	

Taxes		41,778 49
Uncollected—31st December, 1910	\$44,459 64	
Less Uncollectable	2,681 15	
	<hr/>	
	\$41,778 49	
Temporary Waterworks		813 72
Unpaid 31st December, 1910, per list	\$813 72	
	<hr/>	
Scavenging Service		728 52
Unpaid 31st December, 1910, per schedule	\$514 50	
R. B. Holmes, Balance due	214 02	
	<hr/>	
	\$728 52	
Deficit at 31st December, 1910		32,008 62
To be made good out of 1911 levy	\$32,008 62	
	<hr/>	
		\$78,664 86

TOWN OF COBALT.

(Exhibit "B," Schedule 5.)

BALANCE SHEET OF PERMANENT ASSETS AND OBLIGATIONS THEREON AT 31ST DECEMBER, 1910.

Deferred Liabilities.

Waterworks and Sewers Debentures		\$68,657 06
By-law No. 53	\$75,000 00	
Less Sinking Fund	6,342 94	
	<hr/>	
	\$68,657 06	
School Debentures		13,721 75
By-law No. 72	\$15,000 00	
Less Sinking Fund	1,278 25	
	<hr/>	
	\$13,721 75	
Ways Debentures		\$25,000 00
By-law No. 88	\$25,000 00	
	<hr/>	
Hospital Debentures (Hypothecated)		4,000 00
By-law No. 111	\$4,000 00	
	<hr/>	
Incinerator Debentures (Residue)		5,707 61
By-law No. 113	\$5,707 61	
	<hr/>	
Ratepayers Investment		59,168 12
Waterworks and Sewer Systems	\$11,744 77	
Town Funds	\$5,401 83	
Sinking Fund Reserve	6,342 94	
	<hr/>	
	\$11,744 77	
Ways and Walks		13,696 45
Town Funds	\$13,696 45	
	<hr/>	
Incinerator		1,292 39
Debenture Redeemed	\$1,292 39	
	<hr/>	
Temporary Waterworks		5,000 00
Town Funds	\$5,000 00	
	<hr/>	
Bridges		1,115 76
Town Funds	\$1,115 76	
	<hr/>	
Town Hall		9,000 00
Town Funds	\$9,000 00	
	<hr/>	

Fire Equipment	16,515 75	
Town Funds	<u>\$16,515 75</u>	
Board of Works	803 00	
Town Funds	<u>\$803 00</u>	
		<u>\$59,168 12</u>
		<u>\$176,254 54</u>
<i>Public Works.</i>		
Waterworks and Sewer Systems		\$80,401 83
Debenture Monies	\$75,000 00	
Town Funds	<u>5,401 83</u>	
		<u>\$80,401 83</u>
Public School Supporters—Town and Township		13,721 75
Debenture Monies	\$15,000 00	
Less Sinking Fund Reserve	<u>1,278 25</u>	
		<u>\$13,721 75</u>
Ways and Walks		38,696 45
Debenture Monies	\$25,000 00	
Town Funds	<u>13,696 45</u>	
		<u>\$38,696 45</u>
Hospital		4,000 00
Debenture Monies	<u>\$4,000 00</u>	
		<u>7,000 00</u>
Incinerator		7,000 00
Debenture Monies	<u>\$7,000 00</u>	
		<u>5,000 00</u>
Temporary Waterworks		5,000 00
Estimated Worth	<u>\$5,000 00</u>	
		<u>1,115 76</u>
Bridges		1,115 76
Town Funds	<u>\$1,115 76</u>	
		<u>9,000 00</u>
Town Hall		9,000 00
Town Hall, Building and Land	\$8,000 00	
Equipment and Furniture, per Inv.	<u>1,000 00</u>	
		<u>\$9,000 00</u>
Fire Equipment		16,515 75
Inventory at Expenditure value	<u>\$16,515 75</u>	
		<u>803 00</u>
Board of Works		803 00
Buildings and Loose Tools	<u>\$803 00</u>	
		<u>\$176,254 54</u>

*To Reeve and Councillors of the
Township of Neelon and Garson.*

GENTLEMEN,—Acting under instructions from the Provincial Municipal Auditor, I have made an audit of the Books, Accounts and Vouchers of your Municipality for the period Dec. 23rd, 1909, to May 31, 1911, and herewith find my report thereon, with schedules attached.

TREASURER'S ACCOUNTS.

I have examined the cash book, as kept by your Treasurer, and have traced therein all traceable receipts, and have prepared a Cash Account showing that, after taking into account all deposits in the Bank and all Cash Payments, there was an amount of money in the hands of the Treasurer, as on May 31, 1911, of \$223.49, but after making allowance for salary due of \$3.00, there was still a balance of cash in the hands of your Treasurer of \$220.49 to be accounted for. On further reference to this I find that at Dec. 31, 1910, there was a balance of cash in the Treasurer's hands of \$107.28, which sum was not deposited during the New Year, thus disclosing a very lax way of handling the cash of the Corporation.

Vouchers were produced for all payments made, but not more than one-third of the payments were authorized by the Council in Session. This latter circumstance should not occur, as it is a simple matter to make provision for the passing of all accounts by the Council before payment is made.

A portion of the payments were made in cash, the balance by cheque in the ordinary way, the latter being countersigned by the Reeve of the Municipality. I have prepared Schedules showing the Cash Account Balance, and the Reconciliation of the Cash and Bank Accounts, which are attached hereto. I have also prepared schedules showing an Abstract and a Detail of Receipts and Disbursements, which also are attached hereto. I note that the Treasurer has been in the habit of collecting taxes directly from taxpayers. This practice leads to confusion and should be discontinued.

BONDS.

The Reeve has informed me that the Treasurer's and Collector's Bonds have been allowed to lapse, hence have not been examined.

SCHOOLS.

On the advice of the Reeve, the accounts of the various Schools on the Townships have not been examined. All the school funds, but that of the village of Garson, are received and administered by Rev. Father Lebel, and are in good condition, as also is that of the village of Garson.

COLLECTOR'S ACCOUNTS.

1909 Roll.

The Roll for 1909, which has been returned to the Council, and the Roll for 1910, which has not yet been returned to the Council, have been submitted for examination, and I have prepared a statement analyzing 1909 Roll and showing the agreement of it with the return made.

The 1909 Roll was prepared on November 5th, 1909, but all records, save this Roll, were destroyed by fire on or about December 15th, 1909, hence we have no records in the cash book of any collections prior to December 23rd, 1909, but we have obtained from the Traders' Bank of Canada a statement shewing the deposits for the period Nov. 5th, 1909, to Dec. 31st, 1909, which the Treasurer asserts consists wholly of collections of 1909 taxes, and which I have taken into consideration in preparing the agreement of 1909 Roll.

In the agreement of Reconciliation of 1909 Roll, you will note particularly an item \$406.85, the individual items of which are listed out in a schedule. This amount consists of Rebates allowed on taxes by the Collector, said rebates *not* being sanctioned by the Council in session, and we would respectfully call your attention to the proving of each rebate in this schedule, as this is essential to the proper balancing of the 1909 Roll.

You will note in the 1909 Roll agreement, that the Collector appears to have been credited with \$38.24 more than he has been charged with, but this is owing to an error in making rebates on Roll, but it is impossible at present to show in which rebate or rebates the error lies.

1910 Roll.

I have listed the items marked paid in the Roll for 1910 and compared same with the cash returns made by the Collector to the Treasurer for the period the roll was in the Collector's hands, and find that the actual payments to the Treasurer together with the deposits in the bank for the period on account of 1910 taxes exceed the items marked paid in the Roll by \$58.25, as per schedule attached. This goes to show that the Collector has not checked off, in his roll, payments made on account of taxes, but this difference will be adjusted in the balance of the 1910 Roll, when it is returned to the Council.

I have prepared a schedule showing the Salary Account of the Collector for 1909 and 1910, and this shows a balance due the Collector (W. F. Desjardins) on account of salary of \$58.67, as on May 31, 1911. There is in the hands of the Reeve, three receipts for taxes paid by Baptiste Bazinet, viz., \$3.60, \$21, and \$15.37, in all \$39.97, the receipt of which is signed by M. J. Powell, Treasurer. This may be a portion of the amount \$58.25, mentioned above, as being excess of Deposits over amounts marked on Roll, but the Treasurer has not entered these in his cash book in the ordinary way, and can give no information regarding same.

RECOMMENDATIONS.

We would respectfully recommend that:

1. A Journal and Ledger be procured and that the Ledger be opened up properly, showing the position of affairs of the Municipality.
2. All Payments made, be passed upon by the Council in Session.
3. All rebates on account of Taxes be passed upon by the Council.
4. The list of 1909 Rebates be verified by your present Collector.
5. In future the Treasurer refrain from receiving taxes from Taxpayers.
6. All payments be made by cheque.
7. All receipts by Treasurer be at once deposited in the Bank of the Corporation.
8. All collections made by Collector be at once handed over to the Treasurer.
9. Both the Treasurer and Collector be required to furnish suitable bonds for the proper performance of the duties of their offices.

10. A Debenture Register be procured and kept in order.

I desire to express my appreciation of the courtesy of the Reeve and the Managers of the Traders' and Sterling Banks. in furnishing me with desired information.

Yours faithfully,

CHAS. E. HAMMOND,

Auditor.

NEELON AND GARSON.

ABSTRACT OF RECEIPTS.

December 23, 1909, to May 31, 1911.

Resident Taxes, 1910	\$1,534 85
Arrears of Taxes, 1910 and before	1,300 20
Licenses	25 00
Debentures	4,925 00
Bills Payable (Bank Loans)	16,800 00
Miscellaneous Accounts	777 66
	<hr/>
	\$25,362 71

ABSTRACT OF DISBURSEMENTS.

December 23, 1909, to May 31, 1911.

Salaries and Allowances	\$720 62
Stationery and Printing	226 42
Law Costs	140 25
Roads and Bridges	2,598 52
School Purposes	3,060 00
Interest	288 75
Loans and Notes Paid (\$132.15 Int. included in Notes)	16,932 15
Miscellaneous Items	294 74
Charity	5 00
Snow Expense	242 83
Debentures and Coupons	491 15
	<hr/>
	\$25,000 43
Balance Cash in Bank	138 79
Balance Cash in Treasurer's hands	223 49
	<hr/>
	\$25,362 71

September 12th, 1911.

*J. W. Sharpe, Esq., K.C.,**Provincial Municipal Auditor, Toronto, Ontario.*

DEAR SIR,—Acting under the authority of an Order-in-Council, dated June 5th, 1911, I, Robert W. Johnson, of the City of St. Thomas, Chartered Accountant, have made an inspection, examination and audit of the books, accounts, vouchers and moneys of the Municipal Corporation of the Township of Moulton, and beg to report thereon as follows:—

This is the most easterly township of the County of Haldimand, lying between the Grand River on the west and the Township of Wainfleet, in the County of Welland, on the east. The township lies very flat and level, and numerous drainage works have been undertaken. Some of these affect also the adjoining townships, Wainfleet on the east, Canboro on the north-west, and Sherbrooke on the south, and in some cases considerable litigation has resulted. The acreage of the township is about 27,000, and with a population of about 1,850, and assessment of about \$650,000.

The causes leading up to the request for this special audit seem to have been that the management of the township had been in practically the same hands for a considerable number of years, that the Council of 1910 was thought to have been extravagant, especially in the matter of remuneration for their own services, and that no proper financial statement had been presented for many years. The matter was brought to a head at the meeting of the Council on April 8, 1911, when the auditors for the accounts for 1910 reported that on account of the condition of the books they had been unable to make an audit, and that they deemed it advisable for the Council to ask the Provincial Municipal Auditor to make a special examination of the finances of the township.

The Council of 1910 consisted of Wm. McQuillan, Reeve; John Chick, James Crumb, A. Moyer and H. Buckner, Councillors. W. M. Allen was clerk, and W. E. Brown treasurer. At the election of January 2, 1911, H. Buckner defeated Wm. McQuillan, for Reeve, and Messrs. Chick, Crumb, and Moyer were also defeated at the polls. Three of these members, viz., Wm. McQuillan, John Chick, and James Crumb had been members almost continuously from January 1, 1903, to December 31, 1910.

INDEMNITY OF COUNCIL AND SALARIES OF OFFICIALS.

In regard to the remuneration of the members of the Council it is found that the amount drawn by the five members for services in 1910, not including allowances for services on Board of Health, witness fees, etc., was \$469.50, as against an average of \$205.45 for the preceding ten years. There is no by-law governing the remuneration of councillors or reeve, and no details have been forthcoming as to how the amounts which were paid were arrived at. The following transactions, which appear among the disbursements, must also be noted:—

On January 29, 1910, an order was drawn on the Treasurer and signed by the Reeve and Clerk in favour of Wm. McQuillan for \$50.00, purporting to be for law costs *re* Chrysler Drain. This item is not referred to in the minutes or otherwise authorized, and must be considered as irregular. A memorandum in the handwriting of the Treasurer (W. E. Brown) shows that this money went to: McQuillan, \$10; Allen, \$5; Moyer, \$5; Chick, \$5; Crumb, \$5; Barnhardt, \$5; Bradford and Bradford, \$10; and Buckner, \$5.

A similar item appears under date of September 24, 1910, when an order was drawn for \$200 in favour of Wm. McQuillan, this also being for witness fees, etc., in certain drainage suits. This item, however, is authorized by the minutes, and is to that extent regular. The memo attached to this order shows \$102.20 to have been disbursed, including McQuillan \$5, Chick \$12.50, Crumb \$7.50, Moyer \$10, Buckner \$5, Allen \$10, Brown \$5, and various smaller items. Other amounts drawn by the Clerk and Treasurer and members of the Council in 1910 are as follows:—W. M. Allen, clerk, Jan. 10, services as returning officer and expenses, \$12.28; Jan. 10, fees on Gilmore Award, \$2.10; Feb. 5, registering births, marriages and deaths, \$14.40; March 5, posting dog by-laws, \$3; May 7, clerical work (probably in connection with audit of 1909 accounts), \$9.30; Aug. 6, fees on Harper Ditch, \$2.90; Sep. 3, fees on Hutchinson Drain, \$30; Sep. 3, fees on Bouck and Myer Drain, \$30; Oct. 1, fees on Knisely Award, 75 cents; October 22, selecting jurors, \$4; Nov. 5, fees on Corbott Drain, \$25; Nov. 19, fees on Chas. Angle Award, \$6; Nov. 19, fees on Zimmerman Award, \$8.75; Nov. 19, fees on Upper and Wiles Awards, \$6.75; Dec. 3, fees on Michener Drain, \$25; Dec. 15, services on Board of Health, \$8; Dec. 15, services as clerk, \$100; Dec. 15, posting by-laws, \$3; Dec. 15, postage allowance, \$10; making, with the \$15 already mentioned, a total of \$316.23. W. E. Brown, treasurer, Jan. 10, postage allowance, \$5; May 7, assisting auditors, \$12.50; Dec. 15, services as treasurer, \$97; making, with the \$5 mentioned, a total of \$119.50. William McQuillan, reeve, Oct. 8, work re Ditches and Watercourses, \$20 (no details forthcoming); Oct. 10, selecting jurors, \$4; Nov. 19, fees *re* trials, \$5; Dec. 15, services on Board of Health, \$15; Dec. 15, services as reeve, \$145, with \$15 already mentioned, making a total of \$204. John Chick, Dec. 15, services as councillor, \$97.50. A. Moyer, Dec. 15, services as councillor, \$85. James Crumb, Dec. 15, services as councillor, \$70; H. Buckner, Dec. 15, services as councillor, \$72.

The by-law, dated October 2, 1909, appointing W. E. Brown to the office of treasurer, states that his salary shall be \$65 a year, and that he shall attend all council meetings. The difference between this sum and the amount actually paid, \$97, is said to have been allowed to cover services at committee meetings, but there is no authority whatever for this payment and no details have been furnished.

On January 10, 1910, a by-law was passed appointing Chas. Comfort assessor "at a salary of \$40 without any extras." It is found that he received this amount on May 7th, and also \$10 extra, said to be for taking school census in connection with the regular work of his office. Also on September 3 he was paid \$8.50 for services in connection with the equalization of assessment of union school sections 3 and 6, while the award on this occasion placed his fees at only \$4.50.

Still another similar case is that of the inspectors appointed March 5, 1910, in regard to dogs running at large. This by-law appoints one man for each polling sub-division at "\$2 a day and not to exceed four days each." However, on April 2, three of the inspectors were paid \$10 each instead of \$8.

All of these numerous payments must be gone into carefully by the present council and their solicitors, and those which are irregular should be recovered from the parties to whom they were paid. It may be that the remuneration in many cases was little enough for the services performed, but in all cases the payments should be made strictly in accordance with the Municipal Act. Especially should each councillor protect himself by making sure that his remuneration is properly sanctioned, and he should also present a statement showing the number

of meetings attended by him and how the amount claimed by him has been arrived at. Then the auditors would have a satisfactory voucher for the payment made. In 1909 twenty meetings of council were held, and the councillors and reeve drew as indemnity the sum of \$237. In 1910 only two more meetings were held, and the amount drawn was \$469.50, or nearly double the amount in 1909. No vouchers have been presented and no details can be found to show how the amounts were arrived at, but it is said that in 1910 numerous committee meetings were held. There is no record of these in the minutes, nor are any reports of committees mentioned other than a very few, and therefore it must be said that the greatly increased indemnity is not satisfactorily explained.

FINANCIAL STATEMENTS AND AUDITORS' REPORTS.

In regard to the matter of the annual financial statements there is certainly no doubt that there was ample reason here for an audit by the Provincial Municipal Auditor. The late Wm. Michener had been treasurer for upwards of twenty years preceding his death in 1909, and it is safe to say that as far back as there is any record there has been no actual book-keeping whatever. In the report of the Provincial Municipal Auditor for 1905, the late J. B. Laing stated that he "could not say much in favour of the book-keeping qualifications of the treasurer," and, in his report of 1907, he says: "Treasurer in office 20 years, but does not keep the township books well yet." In spite of this, the Council and ratepayers appear to have taken no action to improve matters. They seem to have been satisfied with the fact that the receipts were being deposited and the disbursements being made by cheque, and that a statement, prepared annually by the treasurer, but in most respects utterly unintelligible, was certified to by the auditors as correct.

A cash book of the regular form in use in other municipalities has been kept by the treasurer, and the disbursements entered therein, but receipts are not shown, and no attempt has been made at any time to make the book show the balance of cash in hand. Instead of this, the Treasurer has been in the habit of entering on the pages which should show cash received the amount of the roll for the year instead of the amounts actually collected, evidently in an attempt to make his book show "income and expenditure" instead of cash received and disbursed.

A statement of income and expenditure for a particular year would show the total amount of the roll for the year and other earned income, whether received or not, and all expenses incurred during the year, whether paid or unpaid. The balance would be the surplus or deficit for the year, but it must be remembered that a surplus does not mean cash in hand, for certain assets will be represented in some other form than cash. In the same way, a small sum may be on hand in cash at the close of the year, but an extensive legacy of unpaid bills may remain unpaid by an extravagant council, the result being a deficit instead of a surplus. A statement of receipts and disbursements, however, is easily kept, being a statement of cash actually received and paid out in a certain period, concluding with a balance of cash actually on hand. A person without any knowledge of book-keeping can keep such an account, and where all cash is put through the bank, as in this case, the matter is especially simple. The treasurers, however, instead of confining themselves to this, have attempted to do something beyond them, and have merely complicated their book-keeping and produced statements which are neither the one thing nor the other and utterly valueless.

No ledger, journal or other books of account, except the cash book, have been kept, and the accounts with the various drains, etc., have been prepared by the Treasurer from the corresponding accounts as shown in the printed statement for the previous year. No account has ever been kept against the collector, nor any check on the amount which should have been accounted for each year from the collector's roll. In fact, the rolls have not been sufficiently well-prepared to enable the Treasurer to obtain the correct amount with which to charge the collector. Neither has there been any proper record of cash received by the Treasurer himself. No record has been kept of the different deposits made to his credit by the collector, nor has the Treasurer, until 1910, kept a record of the other income received by himself and deposited in the same account. For the year 1910 it was possible to distinguish these items in the bank account, but in 1909 there are several deposits for which no particulars are forthcoming. The Treasurer should in future keep a complete record of all cash received, and, in order to render it possible for the auditors to verify his receipts, should keep a receipt book with counterfoil from which a receipt should be given for every amount received, whether from the tax-collector or from other parties.

In the past six years a dozen different ratepayers have acted as auditors, and it is almost inconceivable that out of this number there was not one man who could set the Treasurer right and put his cash book in proper shape. Instances of the inability of the auditors are numerous and glaring. For example, the auditors appointed in 1909, after the death of Wm. Michener, treasurer, to audit his accounts from January to September, reported as follows:—

Those books were audited from 1st Jan., 1909, to Sept. 13, 1909, and found them as follows, correct in every detail by the late Treasurer (Wm. Michener):

Township School Fund (balance end of year 1908)	\$4,201 59
Receipts since January 1st (Government Grant)	544 79
	\$4,746 38
Township indebtedness end of year 1908	\$3,025 61
Savings Bank	21 47
Bank General Account	207 97
Payments since January 1st	1,496 72
	\$4,751 77
Balance on hand	\$5 39

Moneys standing to credit of Township in Bank of Hamilton up to Sept. 13, 1909, \$752.76.

JOHN TURNER,

JACOB SUNDY,

Auditors.

This statement is utterly unintelligible, and gives no definite or correct information upon any subject whatever.

A few months later the following report was made on the accounts for the year 1909:—

Collected for D. W. & B. Electric Ry., \$386.33, deposited in bank and not included in receipts:

Receipts for 1909	\$10,797 65
Payments for 1909	\$10,797 65
Township's liability to School Fund	\$4,216 13
Township's liability to S. S. No. 7	40 00
Total liability	\$4,256 13
Cash on hand	\$1,551 96
Invested in drainage, etc.	2,704 17
	\$4,256 13

We, the undersigned auditors, have examined the books and vouchers of the Treasurer of the Township of Moulton for the year 1909 and find them correct.

JACOB ZIMMERMAN,

DAVID A. FURRY,

Auditors.

Dated this 6th day of April, 1910.

This statement is also a ridiculous one and is very misleading, in that the cash on hand at bank was actually only \$392.32, or, considering the cheques outstanding, only \$298.37, instead of \$1,551.96, as reported. In addition to this, cheques in favour of the county treasurer and the treasurers of certain school sections, amounting in all to about \$2,000, were issued early in 1910, but should have been issued in December, 1909, making a total difference of about \$3,250 between the cash balance as shown by the auditors and the actual balance. The item of \$386.33 referred to as having been collected for bonus to D. W. & B. Railway appears on the collector's roll as \$385.93, and the amount transferred from the current bank account of the township to a special savings account to cover this item on April 2, 1910, was \$386.45, three different amounts for the one item. Other auditors' reports year after year have been on a par with these just quoted, none of them giving any definite or reliable information whatever.

The remuneration of the auditors for some years has been six dollars each, and the same amount was paid for the special audit in September, 1909, the amount, although small, being an utter waste of money each year. In May, 1910, however, this expense amounted to a considerable sum, as the following accounts were passed and paid:—

S. Zimmerman, Auditor for 1909	\$15 00
D. A. Furry, Auditor for 1909	15 00
W. E. Brown (Treasurer), assisting Auditors	12 50
John Turner, assisting Auditors	3 00
Jacob Sundy, assisting Auditors	3 00

Evidently there was quite a consultation over the accounts of 1909, and much extra work done in order to get out the elaborate report just quoted, although the accounts had already been audited to September 13th and found "correct in every detail." There is no justification for this increased expenditure, which is merely another example of the extravagance of the council of 1910.

The auditors appointed in January, 1911, for the year 1910, realized that there were really no books or accounts to audit, and they refused to act. In

previous years the auditors continually prepared statements or certified to statements, of the correctness of which they knew absolutely nothing, and it is to the credit of the auditors appointed last January that they refused to be a party to such a procedure.

EDUCATIONAL FUND.

Farther back than there is any record, or than anyone can remember, the Clergy Reserve Fund of this township seems to have been used for drainage schemes and current expenditure, instead of being properly invested for school purposes. Certain schools are said to have been paid their portions of the fund, and year by year the other schools have been paid a sum estimated to have been the interest on their respective shares of the remainder. This total amount due the schools has been given in the auditor's reports for many years as about \$4,200, but by some peculiar twist of the imagination the auditors have until two or three years shown this as an asset of the township instead of as a liability. Evidently they have looked on the matter from the standpoint of the schools instead of from the township's point of view, but the ratepayers came to believe that the amount was on hand in cash, and when they discovered that it was not they became suspicious that all was not right.

The minutes of February 3, 1890, state that the Educational Fund of the Township at that time amounted to \$6,460, and it was resolved to pay over to the trustees of School Section No. 5 their share of said fund for the purpose of building a new schoolhouse. In accordance with this resolution, the sum of \$1,174.60 seems to have been paid over on November 28, 1890. No details of the account are forthcoming for the next year, but on January 1, 1892, the township owed the school sections, according to the auditor's report of that year, the sum of \$4,640.04. To this sum has been added year by year the various grants and levies and various allowances for interest, and after deducting cash payments to the schools the balance has been carried down. On January 1, 1894, the amount shown as being due to schools is \$5,088.97, but in that year School Section No. 8 was paid \$1,073, and the balance of the fund on December 31, 1894, was \$4,215.17. Ten years later the auditors showed a balance due to the schools of \$4,279.39, and from this date the account shown in detail is as follows:

SCHOOL FUND.

Jan. 1, 1905.....	Balance	\$4,279 39
	Interest	213 97
	Government Grant	206 00
	Trustees' Rate	1,318 28
	General Rate	1,135 60
		<hr/>
		\$7,153 24
	Paid to Schools	2,842 49
		<hr/>
Jan. 1, 1906.....	Balance	\$4,310 75
	Interest	215 54
	Government Grant	304 00
	Municipal Grant	304 00
	Trustees' Rate	1,790 86
	General Rate	1,051 75
		<hr/>
		\$7,976 90
	Paid to Schools	3,696 73
		<hr/>

Jan. 1, 1907.....	Balance	\$4,280 17
	Interest	214 01
	Government Grant	340 00
	Municipal Grant	191 19
	Trustees' Rate	1,251 74
	General Rate	2,237 50
		<u>\$8,514 61</u>
	Paid to Schools	4,122 43
Jan. 1, 1908.....	Balance	\$4,932 18
	Interest	219 61
	Government Grant	589 00
	Trustees Rate	1,410 82
	General Rate	1,930 69
		<u>\$8,542 30</u>
	Paid to Schools	4,306 36
Jan. 1, 1909.....	Balance	\$4,235 94
	Interest	211 80
	Government Grants	742 30
	Trustees' Rate	1,626 95
	General Rate	1,931 48
		<u>\$8,748 47</u>
	Paid to Schools	4,558 15
Jan. 1, 1910.....	Balance	\$4,190 32

This sum included unpaid grants to certain schools for the year 1909, amounting in all to \$172.28, the interests of the various schools being:—

S. S. No. 1	\$25 46
S. S. No. 2	1,406 31
S. S. No. 3	602 71
S. S. No. 4	1,237 47
S. S. No. 5	27 76
S. S. No. 6	803 61
S. S. No. 7	62 94
S. S. No. 8	24 06
Total	<u>\$4,190 32</u>

The accounts in detail for the year 1910 are given below, and it will be seen that S. S. No. 6 was paid during that year considerably more than the grants and rates due this school, while S. S. No. 4 was not paid the amount due that school for interest on their share of the fund. The net result of these and other differences is that the liability of the township to the schools at December 31, 1910, is reduced to \$3,937.63, the schools entitled thereto being S. S. No. 2, \$1,411.71; S. S. No. 3, \$603.66; S. S. No. 4, \$1,265.68; and S. S. No. 6, \$656.58.

SCHOOL ACCOUNTS.

S. S. No. 1, MOULTON AND CANBORO.

1910.	
Jan. 1.....	Balance \$25 46
Feb. 8.....	To cash 25 46
Sept. 3.....	By Grant 60 00
Dec. 15.....	By Township Grant 183 00
Dec. 15.....	By Trustees' Rate 165 15
Dec. 15.....	To cash 408 15
1911.	
Jan. 3.....	By Government Grant 37 87
Feb. 27.....	To cash 37 87
	<u>\$471 48</u> <u>\$471 48</u>

S. S. No. 2, MOULTON.

1910.		
Jan. 1.....	Balance	\$1,406 31
Sept. 3.....	Grant	145 00
Nov. 5.....	To cash	\$145 00
Dec. 15.....	By Township Grant	300 00
Dec. 15.....	By Trustees Rate	146 25
Dec. 15.....	By Interest, 5%	70 32
Dec. 15.....	To cash	511 17
1911.		
Jan. 3.....	By Government Grant	22 70
Jan. 6.....	To cash	22 70
	Balance	1,411 71
		<hr/>
		\$2,090 58 \$2,090 58

1911.		
Jan. 6.....	Balance	\$1,411 71

S. S. No. 3, MOULTON AND SHERBROOKE.

1910.		
Jan. 1.....	Balance	\$602 71
Dec. 15.....	Interest	30 14
Dec. 15.....	Township Grant	135 00
Dec. 15.....	To cash	\$164 19
Dec. 15.....	Balance	603 66
		<hr/>
		\$767 85 \$767 85
1911.		
Jan. 1.....	Balance	\$603 66

S. S. No. 4, MOULTON.

1910.		
Jan. 1.....	Balance	\$1,237 47
Jan. 11.....	To cash	\$32 06
Sept. 3.....	Grant	60 00
Oct. 22.....	To cash	60 00
Dec. 15.....	Trustees' Rate	168 96
Dec. 15.....	Township Grant	300 00
Dec. 15.....	Interest	60 27
Dec. 15.....	To cash	468 96
1911.		
Jan. 3.....	Government Grant	30 43
Jan. 7.....	To cash	30 43
	Balance	1,265 68
		<hr/>
		\$1,857 13 \$1,857 13

1911.		
Jan. 7.....	Balance	\$1,265 68

S. S. No. 5, MOULTON.

1910.		
Jan. 1.....	Balance	\$27 76
Jan. 11.....	To cash	\$27 76
Sept. 3.....	Grant	85 00
Dec. 15.....	Trustees' Rate	124 20
Dec. 15.....	Township Grant	300 00
Dec. 15.....	To cash	509 20
1911.		
Jan. 3.....	By Government Grant	17 34
Jan. 9.....	To cash	17 34
		<hr/>
		\$554 30 \$554 30

S. S. No. 6, MOULTON AND SHERBROOKE.

1910.			
Jan. 1.....	Balance		\$803 61
Sept. 3.....	Grant		40 00
Dec. 15.....	Township Grant		237 00
Dec. 15.....	Trustees' Rate		104 68
Dec. 15.....	Interest		40 18
Dec. 15.....	To cash	\$568 89	.....
1911.			
Jan. 3.....	Grant		30 45
Feb. 1.....	To cash	30 45	.....
	Balance	656 58	.....
		<u>\$1,255 92</u>	<u>\$1,255 92</u>
1911.			
Feb. 1.....	Balance		\$656 58

S. S. No. 7, MOULTON.

1910.			
Jan. 1.....	Balance		\$62 94
Jan. 19.....	To cash	\$22 94	.....
Sept. 3.....	Grant		50 00
Oct. 22.....	To cash	90 00	.....
Dec. 15.....	Township Grant		300 00
Dec. 15.....	Trustees' Rate		199 30
Dec. 15.....	To cash	499 30	.....
1911.			
Jan. 3.....	By Grant		30 49
Jan. 9.....	To cash	30 49	.....
		<u>\$642 73</u>	<u>\$642 73</u>

S. S. No. 8, MOULTON.

1910.			
Jan. 1.....	Balance		\$24 06
Jan. 4.....	To cash	\$24 06	.....
Sept. 3.....	Grant		50 00
Nov. 5.....	To cash	50 00	.....
Dec. 15.....	Township Grant		300 00
Dec. 15.....	Trustees' Rate		229 05
Dec. 15.....	To cash	529 05	.....
1911.			
Jan. 3.....	Grant		26 14
Jan. 31.....	To cash	26 14	.....
		<u>\$629 25</u>	<u>\$629 25</u>

ASSESSMENT ROLLS AND COLLECTOR'S ROLLS.

The assessment roll for the year 1909, as prepared by C. C. Comfort, assessor, is in fair condition, except that the footings have not been carried forward to a recapitulation. The customary affidavit was made by the assessor and attached to the roll, but in order to verify the total acreage, total assessment, number of dogs, etc., as shown thereon, a recapitulation should be shown on a page at the back of the roll. This could then be easily verified by the auditors and the totals checked against the corresponding figures in the collector's roll, after having been adjusted for changes made by the Court of Revision. The assessor's roll for 1909 shows 27,289 acres, and that of 1910, 27,288 acres, while the county's equalized assessment is based on 27,114 acres. Assessment of taxable property is \$643,378

in 1909, and \$656,195 in 1910, business assessment \$500 in each year, and real property exempt \$8,350 in each year. Changes made by the Court of Revision are not carefully made in the assessment rolls, items being merely struck out or changed without any details being given as to the authority for the change.

This roll shows 211 dogs and two bitches. Of these three dogs were struck off by the Court of Revision, while two were omitted from the collector's roll without any authority. These are the dogs of Almer Putman and Hugh Miller. Otherwise the collector's roll agrees with the assessor's in this respect.

The collector's roll for 1909, which was the first prepared by the present clerk, is not footed, and the items are not numbered as they should be to correspond with the items on the assessment roll. There are many changes and erasures and many errors in extensions, and nothing to denote the total amount of the roll, although the roll is certified to by the clerk as correct. Some changes have evidently been made by the clerk, but whether before handing over the roll to the collector or afterwards cannot be determined on account of the footings not having been entered, but some changes seem to have been made after the roll had gone to the collector. There is no recapitulation by the clerk, but the collector, John Comfort, shows a statement of taxes collected and uncollected, giving the various sources of income for the year and the amounts, but this recapitulation as made by him is not absolutely correct.

Errors in extension in this roll include the following:—

- Page 15. Lewis Hines, extended \$10.00 short.
- Page 15. John Honsberger, extended \$11.78 short.
- Page 15. D. Harrington, items making \$9.80 not extended.
- Page 24. W. Michener, extended \$1.00 short.
- Page 25. Thomas Marr, items making \$26.48 not extended.
- Page 29. Thomas O'Neil, errors in township and county rates \$5.80 overcharged.

It is probable, however, that some of these errors were detected by the collector and properly adjusted, but the roll certainly should not have been accepted in the condition in which it was when presented to him.

On page 1 an item of \$1.54, part of William Aiken's taxes, has been struck out, evidently after the roll left the clerk's hands, while on the same page \$10.45 was inserted against the name of Wm. Angle after the extensions had been made, and probably collected along with the original items. Similarly, an item of \$6.99 was inserted on page 12, opposite the name of Edward Fawcett. These two items were for drain assessments which were omitted by the clerk in making up the roll, but subsequently added.

It is quite evident, therefore, that an absolutely correct account against the collector could not be kept for this year, but after footing and recapitulating this roll the net amount for which the collector seems to have been responsible is \$9,542.49. Of this amount he reports as not collected the sum of \$27.13, school rates for various ratepayers of Union School Section No. 7 shown on roll in error, \$2 error in roll in computing rates of Jacob Zimmerman, and \$1 each disputed by Lawrence Eyers and Dan Harrington, these two latter being probably dog tax items, although no particulars are shown. Deducting this \$31.13 from the amount of the roll leaves \$9,511.36 to be accounted for in cash, of which sum \$9,503.86 was deposited at various times to the credit of the treasurer, \$9,500.48 between Nov. 9 and March 9, and \$3.38 on May 3. This leaves a shortage of \$7.50, for which it is hard to say whether the clerk or collector should be held responsible. The items referred to as having been entered on the roll in error and not collected

should have received the attention of the council and been handled in the proper manner so as to release the collector from responsibility therefor.

In 1910 the assessment roll was again prepared by C. C. Comfort, and on the whole is fairly well compiled as in 1909, except that no recapitulation is shown and that the figures, shown in the attached affidavit are not absolutely correct. Neither are the subsequent changes made by the Court of Revision properly made by the clerk.

On this roll are shown 200 dogs and 4 bitches, although the assessor's statement reports the numbers as 199 and 4, respectively. Changes by the Court of Revision reduced the numbers to 195 and 3, but the collector's roll shows only 192 and 3. The items omitted by the clerk are those of Wm. Houser, Wm. Mitchell, and Harry Gilmore. The latter appears on the assessment roll as owning two dogs, but after the roll was footed this was changed in pencil to one, and so appears on the collector's roll. These differences should be explained by the clerk and should be properly adjusted.

In both 1909 and 1910 the total assessment as shown by the assessor's roll agrees with the corresponding figures in the collector's roll, but neither roll shows any evidence of having been checked or audited.

The collector's roll for 1910 is considerably better than that of 1909, however, and is footed and recapitulated by the clerk, showing the total roll to be \$9,357.92. Although there are no errors in addition, yet there were errors amounting to eight cents in making up the recapitulation, the total being in reality \$9,358 when turned over to the collector.

R. H. Smith, collector of 1910 taxes, on returning the roll on March 21, 1911, reported as uncollected: E. Crown, No. 121, \$10.98, Bowman Drain; Geo. McIntee, Jr., \$1.14, non-resident, and J. W. Emerson, Frank Miller and W. D. Thompson \$1 each for dog tax. Deducting these items, amounting to \$15.12, from the total roll leaves \$9,342.88 to be accounted for in cash. Deposits by the collector in November and December, 1910, were \$5,804.49, and in January, February and March, 1911, \$3,538.31, a total of \$9,342.80, or eight cents short of the proper amount. It will thus be seen that the collector accounted for the exact amount for which the clerk held him responsible, the small balance being due to the error of the clerk in making up his recapitulation of the roll. On December 31, 1910, the amount uncollected was \$3,553.51, of which amount \$3,538.31 was afterwards collected, leaving eight cents to be accounted for by the clerk and collector, and \$15.12 to be carried forward to next year's roll or written off by the council.

The collector's roll for 1908, shown in the auditor's report of that year as \$6,536.63, was found after being footed and verified to amount to \$6,590. W. E. Brown, collector for that year, had determined the amount to be \$6,589.50, and on turning in the roll reported to the then Treasurer (W. H. Michener) various items disputed or remitted by council amounting to \$38.33, and obtained receipts from the treasurer for various amounts making up the balance of \$6,551.17. It has been impossible to trace these items into the bank as the treasurer was in the habit of paying occasional items in cash instead of by cheque, but deposits in November and December, 1908, which seem to have been sums received from taxes, amount to \$3,691.28, and similar sums in January, February, March and April, 1909, amounted to \$2,640.17. These amounts, with \$80 paid to the collector in cash for his services, would leave the treasurer still short of the amount for which he was responsible by \$139.72, but deposits of \$3 on May 28, \$100 on June 22,

and \$33.29 on July 16, which cannot be accounted for in any other way, may have been intended by Mr. Michener to square his accounts, and would do so within a few dollars. It can, therefore, be concluded that the roll for 1908 was satisfactorily accounted for, and certainly, so far as Mr. Brown was concerned, there is no doubt that his duties were carefully and conscientiously performed.

Until 1910 the collector's roll has never been footed by the clerk, and no accounts have ever been kept against the various collectors. Neither has any effort ever been made by the auditors to ascertain the actual amount collected on any particular roll, or whether or not all of the revenue of the township was being accounted for year by year.

In order that this be properly done in future a cash book should be kept by the collector showing in detail on the one side the amounts collected each day during his term of office, with the names of the parties, date, number on roll, etc., complete. On the other side he would show amounts paid to the treasurer or deposited to the order of the treasurer, and it would then be possible for the auditors to check up the collector's account to his entire satisfaction on December 31st, or at any other date. The balance of taxes uncollected could be easily determined and properly shown among the assets of the township to be accounted for at the next audit.

STATUTE LABOUR.

The amount on the rolls for statute labor it has not been found possible to properly verify. The pathmasters of the township must be instructed in future to make their returns in proper form, and these must be filed for reference by the clerk, and the proper amounts as shown thereon placed on the collector's roll.

DRAINAGE ACCOUNTS.

These accounts have never been properly or accurately kept owing to there having been no ledger, no definite figures from the collector's rolls for levies, nor any proper system of filing by-laws, awards and levies shown thereon. Besides this many drains have been affected by several different by-laws at different times, the drains having been altered, lengthened or entirely rebuilt. In such cases the accounts have been allowed to run together, being kept in the name of the drain instead of being kept distinct and separate for each by-law. As several new by-laws with new assessments have been passed in the last few months it will be well for the clerk and treasurer to close out as soon as possible any old accounts bearing the same name as the new ones and open up new accounts for disbursements under the new by-laws. In the ledger and journal which have been written up during this audit will be found in detail the standing of the various drain accounts. All transactions affecting them since January 1, 1909, are shown, and in a few cases where errors in earlier years were discovered the balances as shown in the auditors' report of 1908 were adjusted to get a more nearly accurate figure. The clerk has also been furnished with full instructions as to 1911 levies, and, except in a few cases, schedules have been prepared for him showing the levy necessary on each property in order to exactly close out the various accounts. In future all drain items on the collector's roll should be supported by a properly kept drainage award book and by-law book, in which all special levies and awards would be duly entered.

Drain Accounts open on December 31, 1910, are as follows:—

	Dr.	Cr.
North Forks	\$ 3 60	
East Kelly		\$ 3 40
West Kelly	13 02	
Bolton	253 58	
Furry		51 90
Bolton and Furry	583 82	
Black Creek	32 69	
Maple Creek	55 91	
Corbott old account		8 28
Corbott, 1910	1,226 60	
Bouck and Moyer, 1899	47 21	
Bouck and Moyer, 1910	77 35	
Bouck and Moyer Outlet	334 78	
Michener	97 25	
Moote		15 96
Buckner	10 48	
Hutchinson South	109 82	
Hutchinson North	406 23	
Ellsworth	55 75	
Chrysler	453 62	
Tweed and Sullivan	13 17	
Broad Creek	259 45	
McNichol	74 25	
Barker Award	17 02	
Acland No. 1, 1908		22 13
James Brown Award	4 96	
Archibald Angle, 1909	5 12	
Acland, No. 2, 1909	5 29	
John McBay Award	1 88	
George E. Gilmore Award		4 50
Charles Angle, 1910	21 25	
Zimmerman Award	30 50	
Susan Wiles Award	9 00	
Upper and Disher Award	6 50	
Totals	\$4,210 10	\$106 17

As already stated, many of these should be closed out in 1911, either by levies or by refunds, as the case may be. One or two with small balances and which affect a large number of ratepayers might better be closed out into the general fund of the township, as the levy or refund would be only a few cents to each ratepayer affected.

GENERAL REMARKS.

By enquiry from the County Treasurer and the Treasurer of the surrounding municipalities it has been ascertained that the income has been fully accounted for so far as these sources of revenue are concerned, but the minutes and other records are not sufficiently full and complete to enable one to say that all other items of revenue have reached the treasury. However, so far as there is any record available, the revenue of the municipality in the years under review has been satisfactorily accounted for. The disbursements as shown in detail in accompanying schedules were made by cheque on the order of the Reeve and Clerk, and with a few exceptions authorized by the minutes. In addition to the reference in the minutes and the endorsement of the payee many of the disbursements of 1909 have been supported by the original bills and invoices showing details of the accounts paid, but for the year 1910 very few of these invoices or bills have been produced.

In this year a very considerable amount was spent on drainage schemes, and there is no record in the minutes of any tenders having been called for, or contracts let on any of these works, although it is said that such was usually the case. No information is given in the minutes as to the questions at issue in the various trials before the drainage referee, nor are the judgments referred to, or in any way quoted, so as to indicate the results of these actions. The minute book should show more information and detail, and any payment then charged in error to a wrong account could be easily detected. In the course of this audit it has been necessary to get information from many different sources in order to verify the correctness of some of the charges, and many errors have been found. There has been no system of filing township papers, by-laws, paid bills, and correspondence, and a considerable amount of time has been spent in the course of this audit in arranging various papers and documents so that the facts shown thereon might be written up or used to verify entries already made. All accounts should be in writing, and, if possible, certified to by some member of the council before being presented. After having been passed by the council the bill should be attached to the order on the treasurer, and after payment the two filed together for future reference. The minutes should be much fuller than in the past, and signed by the clerk when written up. At next meeting the minutes should be signed by the Reeve after having been read and confirmed. In the past the Clerk has not signed the minutes at all, only the Reeve's signature being attached. All these matters have been gone into with the present clerk, and, doubtless, will be properly attended to in the future.

In regard to the collection of taxes it might be well for the council to consider the advisability of having the Clerk deliver the roll to the Collector earlier in the year in future than has been the custom in the past. By so doing the taxes could be collected practically in full by December 14th, and after that date an additional one per cent. a month might be charged until the maximum of five per cent. had been reached.

The bond of the present Treasurer (W. E. Brown) was prepared by the Clerk on September 16, 1909, and witnessed by him. The parties thereto are as follows:—

Wm. E. Brown, Moulton, Farmer	\$15,000 00
Robert Gilmore, Wainfleet, Farmer	3,000 00
F. J. Ramsey, Dunnville, Merchant	3,000 00
David Price, Sr., Dunnville, Merchant	3,000 00
F. R. Lalor, Dunnville, Manufacturer	3,000 00
Andrew Price, Dunnville, Gentleman	3,000 00

This bond would seem quite sufficient, but the municipality should pay the small premiums necessary to have the treasurer and collector bonded by a regular guarantee company, and not have these officials under obligation to their friends, as in the past.

In the course of the audit various small balances have been discovered against other municipalities and against various drain accounts and duly entered up. Now that the books have been properly opened up it would be well for the council to appoint a professional accountant as auditor for a year or two to supervise the work of the treasurer and clerk, for a good start would ensure that the book-keeping would be properly done in the future.

In conclusion, I may say that Mr. Allen, the present clerk, is showing considerable improvement, and there is no doubt that the work of his office will soon

be done immeasurably better than it was by his predecessor. Mr. Brown is not a book-keeper, and so lacks one of the most essential qualifications of a treasurer, but if taken care of by a competent auditor for a year or two he will be able to do the work satisfactorily. At present there seems to be no one else available who is better qualified. If at any time circumstances should arise which would make a change necessary in either office it would probably give even better results if one man could be found to do the work of both clerk and treasurer. In this way the work would be centralized at one office, which should be at or near the permanent meeting-place of the council, and the familiarity with the business and accounts of the township which would result from having one man in charge of both offices could not help but result in a considerable saving to the municipality.

Schedules attached hereto and forming part of this report are as follows:—

- Cash Statement in detail for 1909.
- Cash Statement in detail for 1910.
- Cash Statement in detail for 1911, to June 30th only.
- Balance Sheet, December 31, 1909.
- Balance Sheet, December 31, 1910.
- Ledger Balances, June 30, 1911.

All of which is respectfully submitted,

R. W. JOHNSON,
Chartered Accountant.

TOWNSHIP OF MOULTON.

BALANCE SHEET, DECEMBER 31, 1910.

Assets.

Cash at Bank of Hamilton	\$ 918 00
Uncollected Taxes, 1910 Roll	3,553 51
Fair Grounds	600 00
Road Machine	400 00
Clerk's Safe	40 00
Balance of 1909 Roll	7 50
Township of Sherbrooke	5 50
Drain Accounts:—	
North Forks	\$ 3 60
West Kelly	13 02
Bolton	253 58
Bolton and Furry	583 82
Black Creek	32 69
Maple Creek	55 91
Corbott, 1910	1,226 60
Bouck and Moyer, 1899	47 21
Bouck and Moyer, 1910	77 35
Bouck and Moyer Outlet	334 78
Michener	97 25
Buckner	10 48
Hutchinson South	109 82
Hutchinson North	406 23
Ellsworth	55 75
Chrysler	453 62
Tweed and Sullivan	13 17
Broad Creek	259 45
McNichol	74 25
Barker	17 02
James Brown	4 96
Achibald Angle, 1909	5 12
Acland, No. 2	5 29

John McBay	1 88	
Chas. Angle, 1910	21 25	
Zimmerman	30 50	
Susan Willes	9 00	
Upper and Disher	6 50	
		\$4,210 10

Total Assets		\$9,734 61
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Liabilities.

Bank of Hamilton Loan		\$2,200 00
1910 County Rate		1,973 90

Due Schols:—

S. S., No. 2	\$1,411 71	
S. S., No. 3	603 66	
S. S., No. 4	1,265 68	
S. S., No. 6	656 58	
		3,937 63

Drain Accounts:—

East Kelly	3 40	
Furry	51 90	
Corbott	8 28	
Moote	15 96	
Aeland, 1908	22 13	
Gilmore	4 50	
		106 17

Unpaid accounts of 1910		73 20
D. W. & B. Electric Railway Bonus Levies		779 94

Total Liabilities	\$9,070 84	
Surplus	663 77	

\$9,734 61

NOTE.—D. W. & B. Railway Bonus Levies shown as a liability of the township because this amount collected from ratepayers, but nothing as yet paid over to railway company.

Law costs unpaid being a liability of the township to certain solicitors, but also an asset or claim against certain drains are omitted from both sides of balance-sheet. These charges to be adjusted and debited to drain accounts when finally paid.

TOWNSHIP OF MOULTON.

LEDGER BALANCES, JUNE 30, 1911.

Cash on hand	\$ 838 25	
Fair Grounds	600 00	
Road Machine	400 00	
Clerk's Safe and Desk	77 50	
Surplus, December 31, 1910		\$ 663 77
1909 Taxes	7 50	
1910 Taxes	08	
Railway Tax Distribution		138 19
Salaries and Allowances	98 35	
Stationery and Printing	64 19	
Roads and Bridges	252 11	
Election Expense	70 40	
Tax Refunds	31 51	
Sheep and Dogs	17 33	
General Expense	11 00	
Arrears of Taxes	15 12	
Interest	22 72	
Bill Payable		2,200 00
Township of Sherbrooke	5 50	
Town of Dunnville		24 00
Township of Canborough	15 43	
D. W. & B. Electric Railway Levies		779 94
Section School, No. 2		1,482 30

Section School, No. 3	633 84	
Section School, No. 4	1,328 96	
Section School No. 6	689 41	
Dent Drain	103 60	
West Kelly	13 67	
Bolton, 1901	266 26	
Furry, 1905		54 50
Bolton and Furry, 1909 and 1910	613 01	
Black Creek	34 32	
Maple Creek, 1903	58 71	
Maple Creek, 1911	103 75	
Corbott, 1902		8 69
Corbott, 1910	1,441 38	
Bouck and Moyer, 1899	49 57	
Bouck and Moyer, 1910	298 42	
Bouck and Moyer Outlet	351 52	
Michener	102 11	
Moote		16 76
Buckner, 1894	11 00	
Buckner, 1911	84 40	
Hutchinson South	115 31	
Hutchinson North	436 04	
Ellsworth	58 54	
Chrysler	620 38	
Tweed and Sullivan, 1900	13 83	
Broad Creek, 1910	572 42	
McNichol, 1910	77 96	
Barker Award	2 78	
Chas. Acland, No. 1		23 68
James Brown Award	5 31	
Archibald Angle Award, 1909	5 48	
Chas. Acland, No. 2	5 66	
John McBay Award	2 01	
John Harper Award	1 55	
George E. Gilmore		3 91
C. Angle Award, 1910	22 74	
Zimmerman	32 64	
Susan Wiles Award	9 63	
Upper and Disher Award	6 96	
	<hr/>	
	\$8,047 95	\$8,047 95

TRENTON, ONT., August 15, 1911.

To His Worship the Mayor and Councilmen of the Town of Trenton, Ont.

DEAR SIR,—By virtue of an Order-in-Council approved by His Honor the Administrator of the Government of Ontario, I have been appointed to make an inspection, examination and audit of the books, accounts, vouchers and moneys of the Streets and Sidewalks Department of your Corporation, which I have now completed, and beg to report as follows:—

My duties have been more particularly devoted to the examination of the Reports, so called, of the Streets and Sidewalks Committee, and particularly with the investigation of the amounts paid for wages during 1910 and up to and including the report dated June 5, 1911.

The Committees of 1910 and 1911 consisted of all the members of the Council and on account of the number of members was naturally unwieldy, and practically developed into a one man affair, there being little or no evidence of formal meetings of the Committee to discuss the work done or to be done which involved the expenditure of funds belonging to the Town. As far as I have been able to learn, and from my examination of the reports submitted to the Council it would appear that the Chairman, Dr. W. J. Preston, had been the only member to actively associate himself with the duties entrusted to the Committee. One example of the ill effect of this method is shown in the acceptance and payment by the Council of report dated June 5, 1911, which was subsequently found to contain serious errors as shown in Exhibit "A."

The reports signed by the Chairman and submitted to the Council appear to be little more than requisitions for money and show absolutely no evidence of any attempt being made to prove the correctness of the amount wanted and even where invoices for materials are attached, no evidence appears that the goods have been received except the appearance of the invoice. The principal portion of each committee requisition is for wages and the reports disclose no evidence of any time book or record to support these amounts, the only items produced in support of them being two memoranda books by Dr. Preston when under examination, one purporting to be for 1910 and one for 1911, which are admittedly wrong in accordance with the Chairman's evidence and are in such form as to preclude a proper audit.

The amounts as shown by the reports were paid by cheques made payable to the order of the various individuals entitled to the money and signed by the Mayor and Town Clerk and countersigned by the Town Treasurer. I examined all the cheques issued during 1910 and up to June 5, 1911, for payment of the Committee's accounts and compared them with the reports, and found they agreed in all cases with the reports, but I found that the great majority of them were indorsed with the individual's name and also by W. J. Preston. I subpoenaed Dr. Preston and, in the course of his evidence, he stated that the cheques had in all the cases bearing his signature been also endorsed by him with the payee's name, and in cases where he knew the payee could write he endeavored to make the payee's signature appear as nearly similar to the man's regular signature as possible. Dr. Preston claimed to have advanced money to the employees between Council meetings and to have received verbal authority from them to endorse their cheques.

He further stated that the amounts received by the employees each month would not necessarily correspond with the amounts of their orders by reason of amounts earned and paid by him being carried over to other months or amounts being included in reports which had been paid by him previously but not reported. In this manner he endeavored to keep the expenditure of the committee equalized.

Dr. Preston stated that at the beginning of 1911 there were certain outstanding liabilities amounting to \$205.25, consisting of cash advanced by him to employees during 1910 for work done, but (in his anxiety to keep the expenditure for 1910 within the amount of the original estimates) not reported by him in that year, his intention being to secretly carry the amount over to 1911 and distribute it through the reports of 1911 and so obtain reimbursement.

The amount was applied through the following employees

Geo. Coon, 40 days	\$60 00
Jno. Teskey, 40 days	60 00
Joe Couch, 40 days	60 00
Joe Standing, 11½ days	17 25
F. Mickle, 5 1-3 days	8 00
	\$205 25

He further states he carried this amount into the 1911 reports but is unable to clearly define through which months it was carried and that consequently his memorandum book of time is incorrect by the above amount. He also states that the Councils of 1910 and 1911 were entirely ignorant of this liability.

In reference to the errors disclosed in the report dated June 5, as shown by Exhibit "A," these are accounted for by Dr. Preston as follows:

J. Standing—Overcharge on time in connection with the liability brought forward from 1910, which had apparently been charged in the report of May 2.	\$18 00
A. Rightman—6½ days, charged subsequently in report of July 1.....	9 75
G. Leturneau—For money thought to have been included in the amounts brought forward from 1910, and subsequently found to be incorrect, as the amount advanced to him, and thought to be unreported, had been included in December, 1910, report	15 75
T. Gingras—Similar circumstances to Leturneau	5 25
P. Campeau—Error in figuring time	5 25
George Coon—To complete amount brought forward from 1910, and thought to be due, but which had been paid previously	21 75
J. Couch—Similar circumstances to George Coon	18 75
E. Miller	\$2 25
J. Lesperance	5 25
L. Greany	2 25
D. Pecto	2 25
	12 00

All occasioned by misunderstanding of information furnished by foreman.

\$106 50

Dr. Preston sent to the Town Clerk by mail an amended report for June 5, dated June 10, particulars of which are shown in Exhibit "A," amounting to \$101.49. The envelope said to have contained this report has been positively identified by the Town Clerk and was by him handed to the Mayor a day or two after its receipt with the amended statement enclosed in it. The Mayor has also identified the envelope and stated he marked the date he received it upon its back immediately after receiving same as follows:

" Received, June 29, 1911;
" J. FUNNELL."

This amended document has not as yet been acted upon by the Council.

About the 15th June (this date is identified by the Mayor and Councillor O'Rourke as 19th June) Dr. Preston states the Chief of Police telephoned him that there was to be a meeting of the Council and that he attended same. At this meet-

ing he was asked to explain the amended report formerly mentioned which he did as clearly as he was able at that time. After which the Council criticized his method of carrying forward liabilities belonging to 1910 to the following year without notice to either Councils, and the Council agreed that if he would pay to the Town Treasurer \$300.00 and resign his position immediately they would assume all responsibility and drop all further proceedings. He then signed a resignation and paid the \$300.00 the following day as follows:

Cash	\$79 00
Cheque on Bank of Montreal	99 82
And an order for moneys advanced by him to employees for work during June and not then reported to the Council	121 18
	\$300 00

The resignation, however, was not acted upon.

The Town Treasurer was sworn and gave evidence as shown on page 14, but Dr. Preston states he does not remember any such conversation or remarks taking place.

In order to obtain the money to advance to the employees Dr. Preston states he was compelled at times to borrow money on his own personal note. This he arranged to do from the Bank of Montreal, the understanding between him and the Bank being that the cheques issued covering his reports were to be used as collateral to his notes.

The Statement of the Manager of the Bank of Montreal is, however, entirely at variance with this evidence, the Manager stating that any loans which were made to Dr. Preston were entirely on his own personal security and that no mention was ever made of the cheques being held as security. He further stated that Dr. Preston frequently brought in a number of cheques, which were either cashed for him or placed to his account, as he desired.

A number of employees were subpoenaed and questioned in reference to the time worked by them and the amounts they had received during 1910 and 1911. This evidence was afterwards read to Dr. Preston, and in many cases it was found his statements were largely at variance with the employees'. More particular reference to these differences will be found later in this report.

The Mayor, Councillors O'Rourke, Fortune and Marsh, Town Treasurer Delaney, Town Clerk Ostrom, Edward Kidd, Mayor for 1910, also gave evidence under oath, and the statements made by them follow:

(The statements referred to are here inserted in Mr. Powell's report, but being of local interest only are not printed herein.—J. W. S.)

The total differences shown as between the statements of employees given under oath and the amounts included for the same individuals in the Reports of the Committee on Streets and Sidewalks for 1910 and 1911 are:

For 1910	\$636 42
For 1911	375 97
A total of	\$1,012 39
To this should be added the amount brought forward from 1910 for F. Mickle, who is reported to have worked in report of May 2, 1911, 6 days, \$9.00. (Mickle's name does not appear among the employées of 1910)	8 00
Also excess amounts in report of June 5, 1911, to—	
Edward Miller, 1½ days	\$2 25
L. Greany, 1½ days	2 25
	4 50
	\$1,024 89

It must be borne in mind in considering these figures in relation to the \$300.00 paid in to the Town Treasurer by Dr. Preston, that by no means all of the employees shown in the Reports of the Committee on Streets and Sidewalks were examined.

Digests of all the reports for the period under examination are attached marked :

Exhibit "B."—Synopsis of Reports of Committee on Streets and Sidewalks from January, 1910, to June, 1910.

Exhibit "C."—Synopsis of Reports of Committee on Streets and Sidewalks from July, 1910, to December, 1910.

Exhibit "D."—Synopsis of Reports of Committee on Streets and Sidewalks from January, 1911, to June, 1911.

Yours very truly,

C. G. POWELL,

Accountant.

EXHIBIT "A."

Showing differences between Report of Committee on Streets and Sidewalks, dated June 5, 1911, passed and paid, and Amended Report, dated June 10, 1911.

	June 5, '11, Report		Amended June 10, 1911.		Differences
	Days.	Amount.	Days.	Amount.	
		\$		\$	\$
C. W. Spicer, carting account attached		2 00		2 00	.....
Edward Allore & Son, account attached.....		3 24		3 24	.....
W. Graham, team drawing gravel.....	1½	6 00	1½	6 00	.....
O. W. Martin, team drawing gravel.....	1	4 00	1	4 00	.....
C. Huyck, work on street.....	4½	6 75	4½	6 75	.....
John Tasker, do	26	39 00	26	39 00	.....
P. Campeau, do	14	21 00	10½	15 75	5 25
Geo. Leturno, do	12	18 00	1½	2 25	15 75
Joe Standing, do	12½	18 75	½	75	18 00
J. Lesperance, do	6	9 00	2½	3 75	5 25
F. Gingrass, do	6	9 00	2½	3 75	5 25
Edward Miller, do	4	6 00	2½	3 75	2 25
L. Greany, do	4	6 00	2½	3 75	2 25
D. Pecto, do	4	6 00	2½	3 75	2 25
G. Coon, do	14½	21 75	.....	.....	21 75
A. Rightman, do	6½	9 75	.....	.....	9 75
P. Campeau, one push cart.....	.....	3 00	.....	3 00	.....
J. Cough.....	12½	18 75	.....	.....	18 75
.....	.....	207 99	.....	101 49	106 50

EXHIBIT "B."—Synopsis of Reports of Committee on Streets and Sidewalks from January to June, 1910.

	Jan. 17, 1910.		Feb. 7, 1910.		March 7, 1910.		April 4, 1910.		May 2, 1910.		June 6, 1910.		Total.	
	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.
Abbott, G.....													9	\$ 13 50
Brow, Jas.....			1	\$ 1 50									1	1 50
Brooks, C. W.....									4½	\$ 6 75			5	7 50
Blair, W. H.....													11	27 50
Bovay, L.....													20	30 00
Couch, J.....	6	\$ 9 00	4	\$ 6 00	9	\$ 14 25	9½	\$ 14 25	5	5 25	24½	36 75	32	48 00
Coons, Geo.....			12	18 00	12	18 00	12	18 00	15½	23 25			64	96 00
Couch, F.....									4½	6 75			4½	6 75
Crouter, —.....													6	9 00
Campeau, Peter.....													12	18 00
Campeau, Paul.....													6	9 00
Footie, F.....													2½	3 45
Fournia, F.....									2½	3 45			3	4 50
Fournia, L.....													3½	5 25
Graham, W. J.....													2½	3 50
Gingrass, Fabien.....													10½	15 75
Gamble, C. A. (supplies).....													6	9 00
Huyek, C.....									4½	6 75			8	12 00
Ireland, A.....													6	9 00
Kinney, R.....													6	9 00
Leturneau, G.....			1	1 50									23	34 50
Lesperance, J.....													6½	9 75
Laloue, D.....													4½	6 75
Munroe, J. C.....				30									1	1 50
Murphy, P.....													2½	3 75
Mountney, A.....													14½	21 75
McMaster, J.....													4½	6 75
Ostrom, T.....													2½	3 75
Paro, O.....													2½	3 75
Purea, E.....													4½	6 75
Quackenbush, J.....													23	34 50
Storey, H.....													24½	36 75
Teskey, John.....	9	13 50	16	24 00	14	21 00	14	21 00	19½	28 75			23	34 50
Vantassel, J.....													5	7 50
White, G. A. (supplies).....													4	4 26
Yarrow, J.....			10	15 00	10	15 00	10	15 00	9	13 50			2	3 00
Young, E.....													7	10 50
Young, F.....													4½	6 75
Young, A.....													8	12 00
	15	\$ 22 50	20	\$ 30 00	51½	\$ 76 80	50½	\$ 76 50	118½	\$ 181 96	251	\$ 430 67	506½	\$ 818 43

EXHIBIT "D."—Synopsis of Reports of Committee on Streets and Sidewalks from January to June, 1911.

	Jan. 9, 1911.		Feb. 6, 1911.		March 6, 1911.		April 3, 1911.		May 2, 1911.		June 5, 1911.		Total.	
	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.
Alloro & Son, E., Lumber.....														3 24
Blair, W. H.....			1½	3 00									1½	3 00
Coons, Geo.....	20	30 00	17½	26 25	12¼	18 37	16¾	25 10	13½	20 25	14¾	21 75	94½	141 72
Couch, J.....			16	24 00	12	18 00	17	25 50	12¼	18 75	12½	18 75	70	105 00
Campeau, Peter.....									12¼	18 37	14	21 00	26½	39 37
Campeau, Peter (Push Cart)												3 00	3 00	
Fecto, D.....												6 00	6 00	
Gardiner, J.....			1½	5 25			1½	5 25	3	12 00			6	22 50
Gardiner, H. M.....							1½	2 25					1½	2 25
Graham, W. G.....													1½	6 00
Gingrass, F.....													6	9 00
Greany, L.....													4	6 00
Huyek, C.....													4½	6 75
Leturneau, G.....													12	18 00
Lesperance, J.....													6	9 00
Marlin, O. W.....			1½	5 25									1	4 00
Munro, J. C.....							1	1 50					6	9 00
Mickle, A.....													6	9 00
Miller, Ed.....									6	9 00			4	6 00
McKibbon, Nelson.....													4	6 00
Rightman, A.....	1 50													1 50
Simpson, J. W.....							1½	5 25					6½	9 75
Standing, Jos.....													1½	5 25
Spicer, C. W.....									11½	17 25	12½	18 75	24	36 00
Teskey, John.....	22	33 00	18	27 00	13¼	20 25	17½	26 25	20½	30 75	26	2 00	117½	176 25
Sager, Frank.....					½	75							½	75
	42	64 50	56	90 75	38¼	57 37	56¾	91 10	79¼	126 37	129	207 99	401¼	638 08

EXHIBIT "C."—Synopsis of Reports of Committee on Streets and Sidewalks from July to December, 1910.

	July 4, 1910.		Aug. 2, 1910.		Sept. 9, 1910.		Oct. 3, 1910.		Nov. 7, 1910.		Dec. 5, 1910.		Total.		
	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	Days.	Amount.	
McMaster, J.		\$	22½	77 87	22½	78 75	14½	51 75		\$			59½	208 37	
Martin, Ort.			5½	19 25	21	73 50	14½	49 50					41	142 25	
Markle, S.			19	28 50	1	1 50							20	30 00	
Macdonald, J.				1 40				7 10						8 50	
McClung & Co., S.B., (supplies)						171 27				26 28		22 59		220 14	
Mowat Hardware Co.										1 09				1 09	
McGowan, John.					22½	33 75							22½	33 75	
Ostrom, T.			4	6 00									4	6 00	
Quackenbush, J.			2½	3 75	16	1 20							3 16	4 95	
Richards, B.			14	42 00									14	42 00	
Reddick, J. H.					22½	33 75	15	22 50		1 50				1 50	
Rightman, A.	7½	26 15							1	3 50			37½	56 25	
Sanson, J.				58 33		66 50							8½	29 75	
Simpson, J. W.	15½	52 50		8 25	19½	7 50	15	52 50			1 60	17 50	88½	283 93	
Spicer, C. W.		3 50		19 25	5			6 25			1 00			10 75	
Simpson, T.								20 00						33 40	
Sayer, W.														45	
Tesker, J.	25	37 50		37 50	24	36 00	24	36 00	23½	35 25	18	27 00	14	230 25	
Trenton Elec. & Water Co.				2 50										2 50	
Vantassel, J.					20	30								30 00	
White, J.						2 50								2 50	
Whaley, Mrs. W.												7 63		7 63	
Waldron, O.		1 75												1 75	
Yourex, C. P.				15 60								1 55		17 15	
	138½	426 37	311½	685 94	417½	1,197 27	288	718 33	65½	159 31	62½	98 17	25½	144 56	3,429 95

*To His Honour the Lieutenant-Governor-in-Council,
Parliament Buildings, Toronto, Ontario.*

YOUR HONOUR:

TOWN OF FORT FRANCES.

The authority to me bearing date September 12th, 1911, received through the Provincial Municipal Auditor. J. W. Sharpe, Esq., was exercised in conducting an audit of the books, accounts, vouchers and moneys of the above Municipality, the same being brought to a conclusion to November 30, 1911.

No report having been forwarded to the Bureau of Industries for 1910 (the local auditors for that year having failed to make a report, being unable to balance the Treasurer's Cash Book), and the R.R. tax distribution being withheld as a consequence, as per a communication from the Assistant Treasurer to me under date of October 17, 1911, also a communication to the Mayor from the Railway and Municipal Board on the same subject, I have included the report in this one, and have forwarded the necessary papers to the Bureau of Industries, concurrent date.

The petition praying for a special audit set forth certain charges and requests as sufficient reason for such an audit, and in this report and accompanying statements it is sought to cover the charges and requests of the petitioners.

Upon inspection of the state of affairs and conversation with the Town Officials, I considered it advisable to begin on January 1, 1906 the report and statements, therefore, cover the period from January 1, 1906, to November 30, 1911.

It is obvious from a perusal of the accounts, etc., which I have constructed (attached herewith) that there has been too low a rate of taxation imposed for some years past, having regard to: The water works construction far exceeding the proceeds of debentures, the installation of a light system without any debenture moneys available, and the necessity to provide for a rapidly increasing sinking fund. Very little attention appears to have been given towards keeping expenditures within limit of receipts, and the absence of a system of accounts of any description, has not conduced to a realization of the situation or to show where economy was a necessity. A considerably higher rate has been imposed for 1911, which is very evident was a severe compulsion, and it is also visible that, for some years to come, a low taxation cannot be considered if the town is to uphold its credit in the financial market.

WATER WORKS.

In order to put in the system, it was necessary to use \$15,299.88 of town funds, and notwithstanding the large surplus from the maintenance account, there is still a deficiency of \$8,543.05 to be made good, either from the water takers or a supplementary issue of debentures.

ELECTRIC LIGHT.

As the debentures for installing the system were never sold, town funds had to be used to the extent of \$13,473.06. The maintenance account runs to a large surplus, but, like the water works, there is still a deficiency of \$8,339.17 to be made good. When the debentures are sold this should be balanced, and the surplus from the sale, if any, applied towards the reduction of the water works deficiency.

SEWERS.

This account shows a large surplus, which evidently has been misappropriated, for Electric Light installation.

GENERAL FUND.

A glance shows that the proceeds of the general rate was required all the time for legitimate purposes, as the account now stands there is a deficiency to be made good of \$2,178.50.

LOAN ACCOUNT.

There is now a debit of \$22,100, the result of misappropriation of other funds and expenditures beyond receipts. This should also be a first care, as the interest is heavy and a debt of this magnitude is a burden on a town with a population of 3,000.

BALANCE SHEETS.

I have prepared a balance sheet showing the permanent assets of the town and the cost thereof, and I have not shown separately a great deal that has heretofore been shown as Assets. As I make it, all these are included in the funds spent already, and showing them separately would only be misleading, as the money spent acquiring them is included in the permanent liabilities, I trust this is explicit.

The current balance sheet hardly requires any explanation, beyond stating that probably there will be numerous reductions in the adjustment of arrears. As there is no doubt a number of them cannot be collected, through change of ownership, and parties assessed leaving the town, with no knowledge of their present whereabouts. This applies especially to business and income taxes, the collection of which has been in the past very much neglected.

At the request of the Mayor and Town Treasurer, I have prepared and submit herewith a plan of accounting, which, if followed as nearly as circumstances require, will assist very materially in keeping before the Council a true state of affairs. The Treasurer is a very earnest, careful official, and I do not expect to hear of any further complications or confusion of moneys, while he remains in office.

As the Sinking Fund has been placed at its proper amount, I have applied it to reduction of the various debentures it is intended to provide for, consequently it does not appear anywhere as an Asset, but the compensating quantity appears on the Debit side of the various debenture accounts as "deposits and accrued interest."

I have charged into the General Fund the detail as shown chargeable to that fund (in each Cash Statement) less the \$6,000, on the 1906 Statement charged to "Town Hall," which sum I presume belongs to proceeds of debentures, "Town Hall and Fire Engine, issue of 1905."

There are two items in the charges to General Fund that I would like to draw this Council's and succeeding Council's attention to, viz.: Interest on loans, and Law Costs and Delegation to Toronto and Ottawa. In the period covered by this audit the first item aggregates \$4,700 and the last \$10,820. These are extreme amounts and care should be taken in the future that these excessive charges are either eliminated or brought within a reasonable limit. Could these law costs not be taxed before payment in future.

MINUTES.

The minutes are generally well recorded, and do not call for any special mention.

BY-LAWS.

The By-Laws are well recorded, properly signed, dated and sealed, but there are some glaring irregularities in the wording. If the general public were aware of the peculiar ambiguity and lack of legal technicality apparent in a number of by-laws, some trouble would very easily arise for the Council. The Council's Clerk's attention is drawn to the fact that many by-laws are rigidly statutory, and that in framing any by-law care should be taken that the by-law is not worded in such language that there appears to be an over-riding of the Statute, and that one does not conflict with another, and that the by-law is not ultra-vires of the Council's powers.

The town solicitor should be frequently consulted and the Statutes carefully studied before the by-law is finally written, signed and sealed.

CASH BOOK.

The usual Municipal book is in use, but it has been very badly kept, dates are conspicuous by their absence. The columns headed "Miscellaneous" appear as a common refuse heap for anything; that it is unwise to make too public, that it requires a little thought as to what heading it should appear under; that will be necessary to make things balance, and for anything there is no printed heading for. The balances, made yearly, are very peculiar in their formation and appear to have been largely left for the local auditors, and when they did not succeed in making a balance, as in 1910, then no balance at all appears. The present Treasurer is trying to balance himself independently, and I think succeeding admirably, in what is certainly the Treasurer's work, as he and no other person is the custodian of the cash, and of course should make the balances; the auditor's work is to check, not prepare them.

There is not a great deal of room in the space for particulars, but that space should be utilized to the fullest degree, and anything that will tend to make plain the entry, with all necessary information as to No. of cheque, No. of order, No. of receipt, specifying whether it is a special or general receipt, and page of ledger it is posted to, should never be neglected; up to 1911, it was a matter of considerable difficulty to trace anything.

LEDGER.

A Ledger has been in use for the past two years, but is in very little use as it has been kept. As a record it is completely worthless.

DEBENTURE REGISTER.

This is a book of almost obsolete pattern, but the records could be very well kept in it, which they are not, it is in a very bad condition as regards proper record, and some issues were not entered at all, the present Treasurer is trying to get the unentered details inserted, and I have prepared accounts and other data to assist him, but it is still very incomplete, and reflects very little credit on the former Treasurer.

SINKING FUNDS.

No account had ever been kept for these, and at no time was the proper deposits made or at the proper periods. A former Council had appropriated the amounts that had been deposited, to use for current needs, which is not excusable under any circumstances, and replaced a portion when the taxes came in. I calculated what should be there with interest accruments, and the present Council have restored the amounts that were withdrawn, as well as made up the shortage that former Councils had never seen fit to look into, and the account is now at its proper amount, see Sinking Fund detail, and certificate from Manager of Bank of Commerce where the fund is now on deposit.

CEMETERY ACCOUNTS.

The manner of keeping these accounts is open to much objection, the only records in the hands of the Secretary-Treasurer is a Savings Account pass book, a small cheque book, and a very dilapidated receipt book. As this is public money, the accounts should be kept like any other public trust. There should be a minute book to record meetings, a cash book to record receipts and disbursements, and disbursements should only be made on resolution, and a summary prepared yearly on the last page of the cash book for that year, and it is part of the local auditor's duties to audit these, as they do all other public trust funds. The attention of the Council and the Cemetery Board is drawn to this. I have prepared a statement as I find matters at November 30th, 1911.

INSURANCE.

On the Town Hall furniture, fixings, and Opera House furniture, including the scenery and piano, are four policies aggregating \$10,000 in force until Oct., 1914, in the Guardian, Atlas, Commercial Union, Liverpool and London and Globe. I do not think it is enough. In the basement there are fire engine, hoses and reels, hooks and ladders and all other necessary equipment, expensive and complete, there is no insurance or protective policies of any kind on this equipment, which I consider should be looked into.

The Water Works pumping house, filled with valuable machinery, has no protective policy either, and the caretaker's dwelling house, beside the pumping house, town property has no insurance. These matters should, I think, be looked into and some kind of protective policies secured as early as possible, also the insurance raised on the Town Hall, contents as well as building, and supplies stored there. The vicinity of the town has more than once in the near past been visited by disastrous forest fires, and all the town property should be secured as fully as possible. The dock house should also be insured.

BONDS OF OFFICIALS.

The Treasurer has a bond of \$1,000.00 in force to April 29th, 1912, in U.S. Fidelity and Guarantee Co. The Treasurer is also Collector of Water Rates and Electric Light Bills, both of which in the eleven months of this year amounted to \$10,228.00, and the bond expressly stipulates that their guarantee does not cover any enlargement of office. As this collection was not in force at the time the Treasurer was bonded, the Corporation have no guarantee for the office of collector.

and in any case \$1,000.00 is inadequate for the dual position, as the debit side of the cash book for 1911 to date shows \$106,064.00 handled by the Treasurer, at least \$2,000.00 should be added and care taken in the application to state clearly that the duties are treasurer and collector of Water Rates, Electric Light Bills, and other moneys.

Tax Collector's bond is \$1,000.00, in force from October 16, 1911, to October 16th, 1912, in American Surety Co. of New York. This is a small guarantee considering the very large sums he has already paid to the Treasurer (22,000.00) and I think should be augmented.

Both these officials are gentlemen beyond reproach and are careful, capable men, but it is the office and the responsibilities I am drawing to your attention, not the men, whose honesty and integrity is unimpeachable.

ASSESSMENT ROLLS.

1906.—Fairly well prepared as regards clerical work, but there were a very great many appeals against this assessment, no less than four full pages of foolscap, and a number to the District Judge. A number of these appeals were sustained.

1907.—There were a great many appeals to the Court of Revision, and a number to the District Judge. Six pages of foolscap are required to enumerate all the appeals, a number of which were sustained. The roll is very complicated and a number of properties appear to have been assessed twice, while some do not appear to have been assessed at all.

1908.—Is fairly well, having nothing special to say about it.

1909.—Is much better prepared than any former one, but the appeals are very numerous, over 80 to Court of Revision, and appeals to District Judge are about 100. A number being sustained in both instances.

1910.—Is well prepared, all pages recapitulated, very few appeals and most of them dismissed.

1911.—It is nicely written and compiled, but there are a number of mistakes in it, wrong descriptions and wrong assessments, one would almost imagine it had been compiled in the Assessor's Office from a former roll, and not from data collected by personal inspection. There were a number of appeals to Court of Revision and a great many to District Judge.

While at present there are two appeals pending to the Railway and Municipal Board.

While there will always be appeals against the Assessor's judgment, in my opinion, if the Assessor gave more personal attention to his duty, there would be fewer appeals and fewer sustainings of these appeals. The properties are bound to vary considerably in each year, especially in a growing town like this one, and it is only courting dissatisfaction to copy a former roll, leaving out the Statutory obligations altogether. The Council's and Assessor's attention is drawn to this important obligation.

COLLECTOR'S ROLLS.

1906 to 1910.—The rolls are very slovenly and carelessly prepared. They are full of mistakes and conspicuous for their inaccuracy. A very peculiar feature has always been marked in their preparation that the arrears of taxes were not incorporated in the total taxes due by the taxpayer and not included in the total of roll. The resident and non-resident rolls overlap each other, and it is difficult to say where one ends and the other begins. Statutory obligations are marked by

their disregard. The rolls do not appear to have ever been closed at the end of any year, and taxes collected are sometimes entered and sometimes not entered, making it a difficult matter to arrive at the total taxes collected. I do not find in any of them a statement from the collector as to what taxes are outstanding and the reason for them being outstanding. The Council's and the Clerk's attention is drawn to the statute which requires the roll to be closed not later than May 1st of each year, and that the collector prepare a statement showing who are in arrears for payment and why they are, and sign, date, and swear to it.

The 1911 Roll is a very great improvement on any of its predecessors and I cannot let this opportunity pass without stating that the present Tax Collector is doing remarkably well in his collections, which would lead to the inference that if former collectors had gone into their duties as energetically and business-like as the present one is doing, arrears of taxes would not be in such a tangle as I found them.

SETTLEMENTS WITH EX-TREASURER AND EX-TAX COLLECTOR.

Treasurer's receipts for arrears of Taxes No. 123, dated June 24, 1909, and No. 132, dated August 31, 1909, given to Erickson for taxes on M94, Lots 37, 38, \$18.34 are identical in every particular and appear to be duplicates.

The amount is twice entered on debit side of cash book, and \$18.34 appears to be owing to the Treasurer, to correct the error. There was an error in entering the payments in 1907 cash book, but a compensating error in the receipts balanced the cash.

There was an error made in entering Cheque H, August 20th, 1908, cash book page 15, of \$1.00 in favour of Treasurer. A transient trader named Herman paid a license of \$60.00, but later on paid a business tax and the license was to be refunded to him, the treasurer entered the cheque given to Herman for the difference between the license and the business tax, took the amount of the business tax and the license to the receipt side of the cash book and only entered on the credit side the difference. The Treasurer appears to have due to him \$17.92 on the transaction. See cash book page 18, credit side of 1908, and corresponding date in Tax Collector's rough cash book.

In balancing the cash for December 31, 1907, the Treasurer appears to have made an error of \$8.88 in his own favour, see my Cash Statement for 1907 and 1908. There would appear to be \$8.88 due from the Treasurer to make the cash correct.

The Treasurer had a very irregular way of adjusting "Tax Sale Costs." He appears to have not entered sufficient receipts to offset cost of advertising and his own percentages. At least, that is his explanation to me. On the 1908 Cash Statement you will see \$84.76 shown as "Not entered," which he claims was the sum total of the costs of sale and his percentage. On the 1909 Cash Statement you will see \$6.44 shown as "Not entered." The Treasurer may be able to explain these very striking irregularities to the Council's satisfaction, he did not to mine.

Part only of cheque 127 of June 18, 1910, was entered, the Treasurer making an error against himself of \$11.45, cash book, page 81, cheque 63, of April 12th, 1910, was not entered in full, a difference of 7 cents against the Treasurer having been made, cash book page 76, and cheque 327, of December 31st, 1910, was over-entered, a difference of 20 cents in favour of the Treasurer having been made, cash book page 95. All these appear in the various cash statements under the year in which they occur.

This appears to leave the ex-Treasurer accounts as regards cash thus:—

Due Treasurer	\$18 34	Due from Treasurer	\$8 88
" "	17 92	" "	0 20
" "	1 00	" "	0 03
" "	11 45	Balance due Treasurer	39 67
" "	0 07		
	\$48 78		\$48 78

TAX SALE COSTS.

The present Treasurer should have a surplus of \$39.67 cash in hand, sufficient to settle this.

The 1910 Tax Collector should pay the Corporation \$69.31, made up as follows:—

On his rough cash book (which is not paged), ending with the entry Nov. 15th, Neil Berger \$67.02, he has totalled \$335.36, it should be \$304.67, and on the last page of same book, ending with J. Guillaux \$2.83, he has totalled \$520.25, it should be \$620.25. I pointed these mistakes to him and there will, I think, be no difficulty in settlement.

PLAN FOR CORPORATION ACCOUNTS.

As the chief revenue of any municipality is its receipt of taxes, it necessarily follows that particular attention should be given to the preparation of the Collector's Roll, the distribution of tax receipts, and their yearly compilation, with a view of showing where the money came from and what has been done with it.

The Collector's Roll, in order to keep things as they should be, requires a general recapitulation to agree with the total or face of roll and the various needs for which the levies are made, and should run somewhat after this fashion:—

—	Municipal.	Debentures.	Arrears of Taxes.	Schools.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ward 1, page 1..	100 00	300 00	10 00	50 00	460 00
" 1, " 2..	300 00	900 00	20 00	200 00	1,420 00
" 1, " 3..	200 00	600 00	30 00	150 00	980 00
" 1, " 4..	400 00	1,200 00	200 00	200 00	2,000 00
Ward 2, page 1..	200 00	600 00	50 00	125 00	975 00
" 2, " 2..	100 00	300 00	20 00	50 00	470 00
" 2, " 3..	200 00	600 00	30 00	125 00	955 00
Ward 3, page 1..	100 00	300 00	25 00	130 00	555 00
" 3, " 2..	200 00	600 00	25 00	220 00	1,045 00
" 3, " 3..	100 00	300 00	45 00	130 00	575 00
" 3, " 4..	100 00	300 00	45 00	120 00	565 00
	2,000 00	6,000 00	500 00	1,500 00	\$10,000 00

As so many clerks prepare the roll merely in a total taxes to be collected form, I have shown here how that total tax should be distributed for each ward or other subdivision of the roll. I do not consider a roll properly prepared that does not show on each page just exactly what each taxpayer is paying for, but as so many

clerks do not do so, I am showing how each subdivision of the roll should be tabulated so as to show at least under what head the taxes are being levied for.

This recapitulation requires an analysis from which to prepare the necessary journal entry and is generally prepared somewhat after this form:—

Municipal Rate	\$2,000 00
Power Debenture, Issue No. 1	1,000 00
Power Debenture, Issue No. 2	500 00
Power Debenture, Issue No. 3	500 00
Water Works Debenture, Issue No. 1	300 00
Water Works Debenture, Issue No. 2	200 00
High School Debenture, Issue No. 1	500 00
Public School Debenture, Issue No. 1	500 00
Public School Debenture, Issue No. 2	500 00
Cement Walks Debenture, Issue No. 1	600 00
Cement Walks Debenture, Issue No. 2	400 00
Town Hall Debenture, Issue No. 1	500 00
Bonus Debenture, Issue No. 1	500 00
Arrears of Taxes	500 00
High School Rates	500 00
Public School Rates	1,000 00
Any other special levy .....	.....
	\$10,000 00

A journal entry should now be made *debiting* the tax collector with \$10,000 and *crediting* each and every item appearing in this recapitulation, and if the accounts are not already open, it is necessary to open them. For the municipal rate is required an account generally termed "General Fund." An example of the journal entry is given below:—

Collector of Taxes	(Debit) 10,000 00.	Total of roll.
To Municipal rate	(Credit) 2,000 00.	Amount charged on roll.
To Power Deb. Issue No. 1.....	" 1,000 00.	As per analysis.
" " " 2.....	" 500 00	" "
" " " 3.....	" 500 00	" "
" Water Works " 1.....	" 300 00	" "
" " " 2.....	" 200 00	" "
" High School " 1.....	" 500 00	" "
" Public School " 1.....	" 500 00	" "
" " " 2.....	" 500 00	" "
" Cement walks " 1.....	" 600 00	" "
" " " 2.....	" 400 00	" "
" Town Hall " 1.....	" 500 00	" "
" Bonus " 1.....	" 500 00	" "
" Arrears of Taxes.....	" 500 00	Amount charged on roll.
" High School Rates.....	" 500 00	As per analysis.
" Public ".....	" 1,000 00	" "
" Any other special levy	" "	" "
	10,000 00	10,000 00

COLLECTOR'S ROLL FOR 1911.

As the cash comes in from the collector, the cash book is debited and the Collector's account is credited, and any taxes written off by special authority, order of the Council, etc., should not appear in the cash book, but be adjusted by a journal entry, debiting the General Fund and crediting the Collector's account. When the roll is returned with the Collector's sworn statement and list of uncollected taxes, another journal entry is necessary, debiting an account generally termed "Arrears of Taxes," and crediting the Collector's account. This closes the roll for the year also the Collector's account, which should now balance each other.

As the non-resident taxes do not come into the Collector's Roll, a separate recapitulation, journal entry and account will be necessary, with an almost similar treatment for them, always allowing for the difference in the method of collecting.

Accounts should be kept for all revenue producing sources such as: Rents, licenses, fines, pound, dog taxes, and any other sources from which a revenue is derived, and at the end of the year by a journal entry all these accounts should be closed into the General Fund, crediting the General Fund and debiting each account: To General Fund.

Section 417 of the Municipal Act provides that the Council of every Municipality shall keep in its books two separate accounts of every debt. One for special rate, and one for sinking fund or for instalments of principal; and all other accounts necessary to show state of debt. When a debenture issue is made, for any purpose whatever, a journal entry should be made debiting a "Debenture Account" with the face of the issue, and crediting an account for which the money is being raised, say "Cement Walks," when the money is realized it would naturally be debited in the cash book and credited to a Debenture Debt account in the ledger.

The practice of keeping all debentures, or all of a group of debentures, such as Power, Water Works, Schools, Cement Walks, etc., in one account, and treating the account as a bills payable account is treated in a commercial house, does not appeal to me as a good system. I think it much better to keep a separate account for each issue, it is very little extra trouble and the account and the debenture register will always correspond with each other.

The journal entry already spoken of as analysing the roll, credits the debenture account each year with the levy for debenture and accruing interest. another journal entry at the end of the year (December) closes the "Interest on Debentures" account, by debiting each debenture account and crediting the interest account, the redemption of the debentures would be posted from the cash book to the debit of the account showing that debt, which has been opened from the cash book as already spoken of.

All payments on accounts of the Cement Walks should be debited to that account, when the work is completed it is easy to see how the whole undertaking stands, what it has cost, what the debentures realized, how much has been levied, how much principal and interest has been paid, and the little extra book-keeping involved is surely amply repaid in the satisfaction that must result to all concerned.

The "Arrears of Taxes" account would be credited throughout the year with amounts received from every source, percentages on arrears being kept separate from arrears. When the new roll is completed a journal entry, as before mentioned, clears off the old arrears account of whatever is remaining at that period and debits the collector with what is charged on the new roll, the percentage added on the new roll being credited to the general fund, and the percentage collected being also credited to the general fund.

Accounts should be kept separately for town property, particularising which property it is. I would like to impress that maintenance of property is not adding to its value, it is merely keeping it in repair, therefore separate accounts should be kept for the expense and for the capital.

Accounts should be kept for salaries, printing, advertising, postage and stationery, fuel and light, law costs, streets and sidewalks other than construction covered by a debenture issue, charity, board of health, elections, police, interest and exchange, miscellaneous, and any other of a similar nature, and at the end

of the year a journal entry be made closing all these accounts into the General Fund, as well as the maintenance account of town property, debiting the General Fund and crediting each account by General Fund.

One account for High Schools, and one for Public Schools is ample. The analysing journal entry credits these accounts with the amount of levy, Government grants would be credited from the cash book as received. As many municipalities receive assistance from the neighboring municipalities in case of union, etc., when the demand is made to the other municipality a journal entry should be made debiting that other municipality and crediting the school account, when the cash is received credit the other municipality from the cash book, and so with any similar circumstance. Then, of course, during the year all moneys paid being debited to either of the schools which get the money—High or Public.

Loan accounts should be kept for the sums borrowed on notes from the bank. If the bank lends the money on specific loans, separate accounts should be kept for each, and when only a part of the loan or none is repaid and a new note is given in order to have the municipal cash book and the bank pass book in agreement it is necessary to make some cross entries. To illustrate from the beginning: Say a loan of \$5,000 is negotiated, debit cash book credit loan account, deposit in bank. If, say, \$20 is deducted for discount deposit in bank \$5,000 and pay \$20 in "Interest and Exchange."

If the interest is to be paid at the maturity of the note, no entry is made anywhere. When the note matures and, say, \$2,000 is to be paid and \$20 interest, credit cash book with \$5,000 loan and \$20 interest and exchange, debit these accounts in ledger, debit cash book with \$3,000 loan, credit loan account, deposit in bank \$3,000, if interest is to be paid in advance credit cash book with amount in "Interest and Exchange," and the transaction is finished. If no money is repaid but the accrued interest debit cash book this time with \$5,000 instead of \$3,000, and in every other way make the entries as for the partial payment. There is no bills payable account required, just "Dominion Bank Loan, 1910," or 1911, or whatever specific name is given it, and all transactions affecting this loan should appear in this account, and no other.

If there are any Sinking Funds, an account should be opened for each, and, as the deposit is made, debited with the amount of same from the cash book. Interest will accrue on these deposits, consequently at the end of the year a journal entry is necessary debiting each fund separately with the accrued interest and crediting the interest and discount account.

I think the above will cover about all the accounts and subjects for accounts that will generally be found in any average municipal system.

At the end of the year a trial balance should be taken, which is prepared to find that the accounts are in balance, that is to say that all receipts are on the debit side and all payments on the credit side of their respective accounts, accrue-ments must be treated as either debits or credits also, and actions of Council in ordering amounts to be written off must also be debited and credited to the accounts affected.

A trial balance is prepared by taking a piece of paper, which rule with parallel money columns on the right hand side, putting Debit above the inner column and Credit above the outer column, then go through the ledger and add up both sides of every account. If both sides agree there is nothing to try, but if the debit side is greater, write the name of that account on your sheet, and put the amount of difference in the debit column; if the credit side is greater, proceed the same way,

putting the amount of difference in the credit column, be very careful to omit no account of any description, including balance of cash in hand and balance in bank. Both columns should be alike or agree in quantity, if your books are in balance; if they do not, then a mistake has been made and must be sought for and when found corrected.

The great principle of correct accounting is that whatever is taken out of one place "Credit" must appear in another place "Debit," hence, if the books do not balance, something has been moved without the above principle being observed, and a general checking of all the accounts is necessary until that error is discovered.

After the trial balance is proved correct the various accounts producing revenue should be closed by a journal entry, debiting each one to General Fund, and crediting General Fund similarly. Another journal entry is then necessary to close all accounts which are paid out of the General Fund, crediting each account by General Fund and debiting General Fund similarly. This procedure should be followed each year, and affords much information to the Municipality.

A balance sheet should now be prepared, which is done by grouping all current assets and all permanent assets on one side, and grouping all current liabilities and all permanent liabilities on the other side of the sheet, the difference is the net surplus or net deficit in the municipality's affairs.

These two documents should be incorporated in the Treasurer's yearly statement.

The cash book should be balanced monthly, everything posted to the ledger, and the balance cash in hand, and cash in bank carried forward to the next month. A reconciliation statement should be made agreeing the outstanding cheques with cash book and pass book, just as I have done in cash statement for 1911.

The work has been considerably prolonged by the labor of compilation, had there been any kind of system of accounting this would have been unnecessary, and considerable reduction in time and consequent charges, the result, and I again draw the attention of all concerned to the great necessity of always trying to keep careful accounting a prominent feature of their work.

To the Mayor, Members of the Council, present and ex-officials, I desire to extend my recognition of the cheerfulness and willingness with which they cooperated with me in every way and on every occasion, making things very pleasant to me, and much facilitating the work, and to others, not officials, who have given me much information and assistance, I desire to express my thanks.

All matters of enquiry having been dealt with as fully as possible, the result of the Audit is now respectfully submitted.

W. J. Ross,

Chartered Accountant.

TORONTO, ONT.,

December 23rd, 1911.

STATEMENT OF DEBENTURE INDEBTEDNESS, NOVEMBER 30, 1911.

Description.	By-Law.	Year of Issue.	No. of years.	Issued for		Interest.	No. of years to run	Principal unpaid.	
				\$	c.			\$	c.
Township McIrvine public school ..	53	1898	30	2,500.		5	17	1,833.	51
"	36	1901	15	1,000.		5½	5	425.	47
Consolidation F. debt	80	1906	20	14,000.		5	15	11,660.	45
Water Works Construction.....	101/127	1907	30	43,500.		5	26	40,786.	89
Town Hall and Fire Engine.....	41	1905	20	20,000.		5	14	14,207.	07
Loan on Arrears Taxes.....	152	1908	6	2,200.		7	3	747.	56
"	152	1908	6	500.		7	3	171.	33
Local Improvement.....	116/125	1907	30	10,055.25		5½	26	9,333.	77
"	161	1908	30	1,704.		5½	27	1,554.	78
"	160	1908	30	1,796.		5½	27	1,637.	13
Sewer Construction.....	113/124	1907	30	14,428.42		5½	26	12,787.	65
Water Works Construction.....	173	1909	30	20,500.		5	28	19,867.	10
Local Improvement.....	176/177	1909	30	9,000.		5½	28	8,429.	79
				141,183.67				123,492.50	

STATEMENT OF CURRENT DEBENTURE INDEBTEDNESS AND SINKING FUND DEPOSITS.

Description.	No. of Debenture.	Amount of Debenture.	Amount of this year's Coupons.		Deposit in Sinking Fund.		Total Debentures Coupons, and Sinking Fund Deposits.	
			\$	c.	\$	c.	\$	c.
Town Hall and F. Engine...	6		1,000	00	744	30	1,744	30
Loans on Arrears Taxes....	3		154	00	340	10	494	10
" " " "	3		35	00	77	29	112	29
Local Improvement	4		527	90	211	34	739	24
" " " "	3		89	46	35	72	125	18
" " " "	3		94	29	37	80	132	09
Sewer Construction.....	4		757	50	303	26	1,060	76
Local Improvement.....	2		472	50	182	50	655	00
Township McIrvine	10	27 37	72	63			100	00
Public School.....	13	67 58	95	05			162	63
Consolidation F. Debt.....	5	514 65	608	74			1,123	39
W. Works Construction.....	2	324 17	1,009	56			1,333	73
" " " "	4	731 20	2,179	68			2,910	88
		1,664 97	7,096 31		1,932 31		10,693 59	

STATEMENT SHOWING WHAT SHOULD BE THE AMOUNT OF EACH SINKING FUND ACCOUNT ON NOVEMBER 30, 1911, AMOUNT OF ANNUAL DEPOSIT REQUIRED, AND DATE ON WHICH IT SHOULD BE DEPOSITED.

By-Law.	Account.	Amount.	Date of deposit.	Amount of deposit.
41	Town Hall and Fire Engine.	\$ 5,792 93	March 1	\$ 744 30
152	Loans on Arrears of Taxes.	1,452 44	Feb. 13	340 10
152	" " " "	328 67	March 16	77 29
116/125	Local Improvement	882 82	Nov. 27	211 34
160	" " " "	149 22	Aug. 27	35 72
161	" " " "	158 87	" 27	37 80
113/124	" " " "	1,640 77	Feb. 28	303 26
176 177	" " " "	570 21	June 15	182 50
		10,975 93		1,932 31

SEWERS.

1906 To Cash	\$2,515 70
1907 "	18,632 27
1908 "	3,615 63
1909 "	11,658 44
1910 "	1,354 48
1911 "	123 77
Balance, Surplus of Receipts over Expenditure	8,176 48

1907.	
By Cash paid for Sewer Extension	\$120 26
1908.	
By Cash paid for Sewer Extension	305 00
1909.	
By Cash, Ontario Government, for Sewer Extension	900 00
By Cash paid for Sewer Extension	25 00
1910.	
By Cash paid for Sewer Extension	87 00
By Cash paid for Sewer Pipes 1911.	7 80
By Cash paid for Sewer Pipes	18 72
By Frontage Tax Collected in Rolls	6,641 96
By By-laws 116 / 125, Issue of \$10,055.25 30 years' debentures, 5¼% interest, of 1907, sold for \$10,195.45.	
By By-law 161, Issue of \$1,704.00 30 years' debentures, 5¼% interest, of 1908, sold for \$1,733.20.	
By By-law 160, Issue of \$1,796.00 30 years' debentures, 5¼% interest, of 1908, sold for \$1,755.20.	
By By-laws 113 / 124, Issue of \$14,428.42 30 years' debentures, 5¼% interest, of 1907, sold for \$14,752.05.	
By By-laws 176 / 177, Issue of \$9,000.00 30 years' debentures, 5¼% interest, of 1909, sold for \$9,535.13.	
Total Debentures Moneys	37,971 03

\$46,076 77

\$46,076 77

SEWERS, STATEMENT OF AFFAIRS AS NOVEMBER 30, 1911.

To O / S Accounts.	
" Honeywell & Graham	\$819 41
" D. J. Gillon	22 50
" A. Shannon, 50% \$1,000.00.	500 00
" Galt Estate, 50% \$250.00...	125 00
" Thos. Harley	189 69
" Balance, Surplus	7,092 98
	<u>\$8,749 58</u>

By Surplus, as per Statement	\$8,176 48
" Supplies on Hand	558 40
" Accounts receivable	14 70

\$8,749 58

LOCAL IMPROVEMENT SPECIAL ASSESSMENT AS AT NOVEMBER 30, 1911.

No. of petition.	Prayer of petition.	Date of petition.	Total assessment.		Total collected (1911 Collector's roll included.)		To be collected.	
			\$	c.	\$	c.	\$	c.
1	Sewer on Nelson street.....	May 1, 1906	1,917	00	638	48	1,278	52
2	" Scott 	" 1, "	1,541	25	525	68	1,015	57
3	" Mowat " 	" 1, "	3,468	00	1,191	51	2,276	49
4	" Church " 	" 1, "	609	00	212	93	396	07
5	" " " 	June 1, "	1,878	00	655	90	1,222	10
6	" Scott " 	Sept.30, "	634	50	224	20	410	30
7	Initiation of sewer on First St.	Apr. 23, 1907	1,408	50	467	44	941	06
7a	Sewer on Portage Ave	" 8, 1910	493	50	106	98	386	52
8	Initiation of sewer on Nelson Street.....	Mar. 5, 1909	297	00	104	95	192	05
8a	Sewer on Nelson Street.....	May 26, 1909	4,687	50	963	46	3,724	04
9	" Sinclair " 	Mar. 5, 1909	1,896	75	379	26	1,517	49
10	" Church " 	Sept.14, 1907	888	00	187	77	700	23
10	Initiation of sewer on Church Street.....	May 10, 1909	1,015	50	941	40	74	10
13	Sewer on Victoria Street....	Mar. 4, 1909	297	00	42	00	255	00
			21,031	50	6,641	96	14,389	54

WATER WORKS.

Capital Account.

1906	To Cash	\$8,599 27	By-laws 101/127, Issue of	
1907	" 	25,889 39	\$43,500.00 30 years' Debentures, 5% interest, of 1907, sold for \$45,596.90.	
1908	" 	21,937 17	By-law 173, Issue of \$20,500.00 30 years' Debentures, 5% interest, of 1909, sold for \$21,004.52.	
1909	" 	20,055 73		
1910	" 	2,003 39		
1911	" 	3,416 35		
			Total Debenture moneys	66,601 42
			Total Town Funds	15,299 88
			<hr/>	
			\$81,901 30	\$81,901 30

WATER WORKS.

Maintenance Account.

1908	To Cash	\$1,599 04	By Rates Collected	\$1,153 72
1909	" 	1,331 15	" " 	2,160 76
1910	" 	1,926 04	" " 	3,310 95
1911	" 	746 40	" " 	5,339 90
Balance, Surplus of Receipts over Expenditure		6,897 10	" Arrears to Nov. 30, 1911..	160 70
			" Accounts, not in Arrears Statement	51 70
			" Inventory of Tools in use.	323 00
			<hr/>	
			\$12,499 73	\$12,499 73

WATER WORKS, STATEMENT OF AFFAIRS AS AT NOVEMBER 30, 1911.

To Town Funds used	\$15,299 88	By Surplus from Maintenance Account	\$6,897 10
" O/S Accounts.		" Capital Supplies on hand.	970 50
" A. Shannon, 50% \$1,000.00.	500 00	" Supplies Sold	49 99
" Galt Estate, 50% \$250.00..	125 00	" Water Connections paid in Cash	97 90
" Can. Iron Corporation.....	589 26	" Deficiency	8,543 05
" Canada Fairbanks	44 40		
		<hr/>	
		\$16,558 54	\$16,558 54

ELECTRIC LIGHT.

Capital Account.

1909 To Cash	\$4,326 43	By Town Fund	\$13,473 06
1910 "	5,751 26		
1911 "	3,395 37		
	<hr/>		<hr/>
	\$13,473 06		\$13,473 06

Maintenance Account.

1910 To Cash	\$1,926 04	By Rates Collected	\$2,354 56
1911 "	746 40	" Supplies Sold	23 73
Balance, Surplus of Receipts		" Rates Collected	4,790 86
over Expenditure	4,656 97	" Supplies Sold	22 81
	<hr/>	" Arrears to Nov. 30, 1911..	137 35
	\$7,329 41		<hr/>
			\$7,329 41

ELECTRIC LIGHT, STATEMENT OF AFFAIRS AS AT NOVEMBER 30, 1911.

To Town Funds used	\$13,473 06	By Surplus from Maintenance	
" O/S Accounts.		Account	\$4,656 97
" Sunbeam Lamp Co.	143 10	By Maintenance Supplies on	
" Northern Electric Co.	50 26	hand	284 53
	<hr/>	By Capital Supplies on hand.	385 75
	\$13,666 42	By Deficiency	8,339 17
			<hr/>
			\$13,666 42

General Fund Account.

1906 To Cash	\$12,408 86	By amount collected on 1906	
1907 "	7,686 65	Roll and arrears of Taxes	
1908 "	11,674 33	collected	\$11,541 08
1909 "	5,892 05	By amount collected on 1907	
1910 "	11,119 64	Roll and arrears of Taxes	
1911 "	16,660 50	collected	5,767 51
	<hr/>	By amount collected on 1908	
		Roll and arrears of Taxes	
		collected	8,914 08
		By amount collected on 1909	
		Roll and arrears of Taxes	
		collected	5,108 55
		By amount collected on 1910	
		Roll and arrears of Taxes	
		collected	10,366 38
		By amount collected on 1911	
		Roll and arrears of Taxes	
		collected	12,473 14
		By Sundries collected in 1906.	1,287 16
		By Sundries collected in 1907.	1,674 97
		By Sundries collected in 1908.	1,497 59
		By Sundries collected in 1909.	1,322 29
		By Sundries collected in 1910.	1,678 98
		By Sundries collected in 1911.	1,631 80
		Balance, Deficiency	2,178 50
	<hr/>		<hr/>
	\$65,442 03		\$65,442 03

BALANCE SHEET OF PUBLIC ENTERPRISES AND OBLIGATIONS THEREON.

NOVEMBER 30, 1911.

Liabilities.

Debentures unmatured		\$123,492 50
Water Works, By-law 101 / 127	\$40,736 89	
Water Works, By-law 173	19,867 10	
	\$60,653 99	
Public School, By-law 36	\$425 47	
Township McIrvine, By-law 53	1,833 51	
	2,258 98	
Consolidation Floating Debt, By-law 80	11,660 45	
Town Hall and Fire Engine, By-law 41	14,207 07	
Loan on Arrears of Taxes, By-law 152	\$747 56	
Loan on Arrears of Taxes, By-law 132	171 33	
	\$918 89	
Local Improvement, By-laws 116 / 125	\$9,383 77	
Local Improvement, By-law 160	1,637 13	
Local Improvement, By-law 161	1,554 78	
Local Improvement, By-laws 176 / 177	8,429 79	
	21,005 47	
Sewer Construction, By-laws 113 / 124	12,787 65	
Ratepayers' Investment	\$123,492 50	
Town Funds used on Construction		28,772 94
Water Works	\$15,299 88	
Electric Light	13,473 06	
	\$28,772 94	
General Debentures Redeemed		13,259 60
Water Works	\$3,346 01	
Town Hall and Fire Engine	5,792 93	
Consolidation Debt	2,339 55	
Loan on Arrears of Taxes	1,781 11	
	\$13,259 60	
Local Debentures Redeemed		4,432 57
Sewers	\$3,191 55	
Public Schools	1,241 02	
	\$4,432 57	
Local Improvement Frontage Tax expended on Sewers		3,517 04
		\$173,474 65

Permanent Assets.

Expended upon General Works		\$132,074 36
Water Works—		
Debenture Moneys	\$66,601 42	
Town Funds	15,299 88	
	\$81,901 30	
Town Hall and Fire Engine—		
Debenture Moneys	\$20,000 00	
Consolidation Debt—		
Debenture Moneys	14,000 00	
Loan on Arrears of Taxes—		
Debenture Moneys	2,700 00	
Electric Light—		
Town Funds	13,473 06	
	\$132,074 36	
Expended upon Local Works		37,900 29
Sewers—		
Debenture Moneys	\$37,900 29	
Loans		3,500 00
Township McIrvine, now Fort Frances, loan for erection of Public School.		
Debenture Moneys	\$3,500 00	
		\$173,474 65

BALANCE SHEET OF CURRENT LIABILITIES AND AVAILABLE ASSETS.

NOVEMBER 30, 1911.

Current Liabilities.

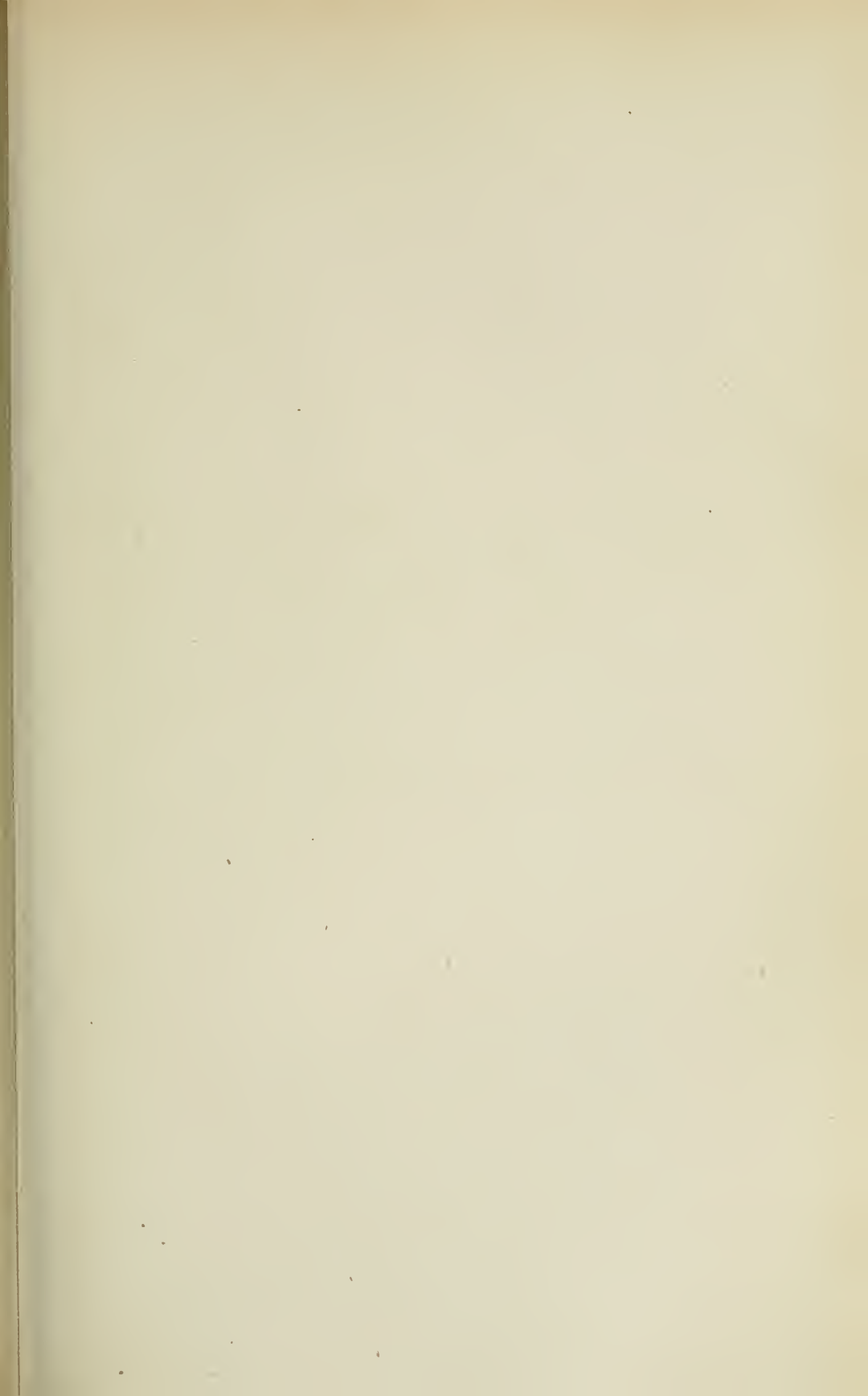
Public School, balance of requisition		\$1,500 00
Separate School, balance of requisition		855 88
Bank of Commerce, Loans		22,100 00
Sundry Persons, Accounts Payable		4,145 63
Apparent Surplus of Assets over Liabilities		19,493 66
		\$48,095 17

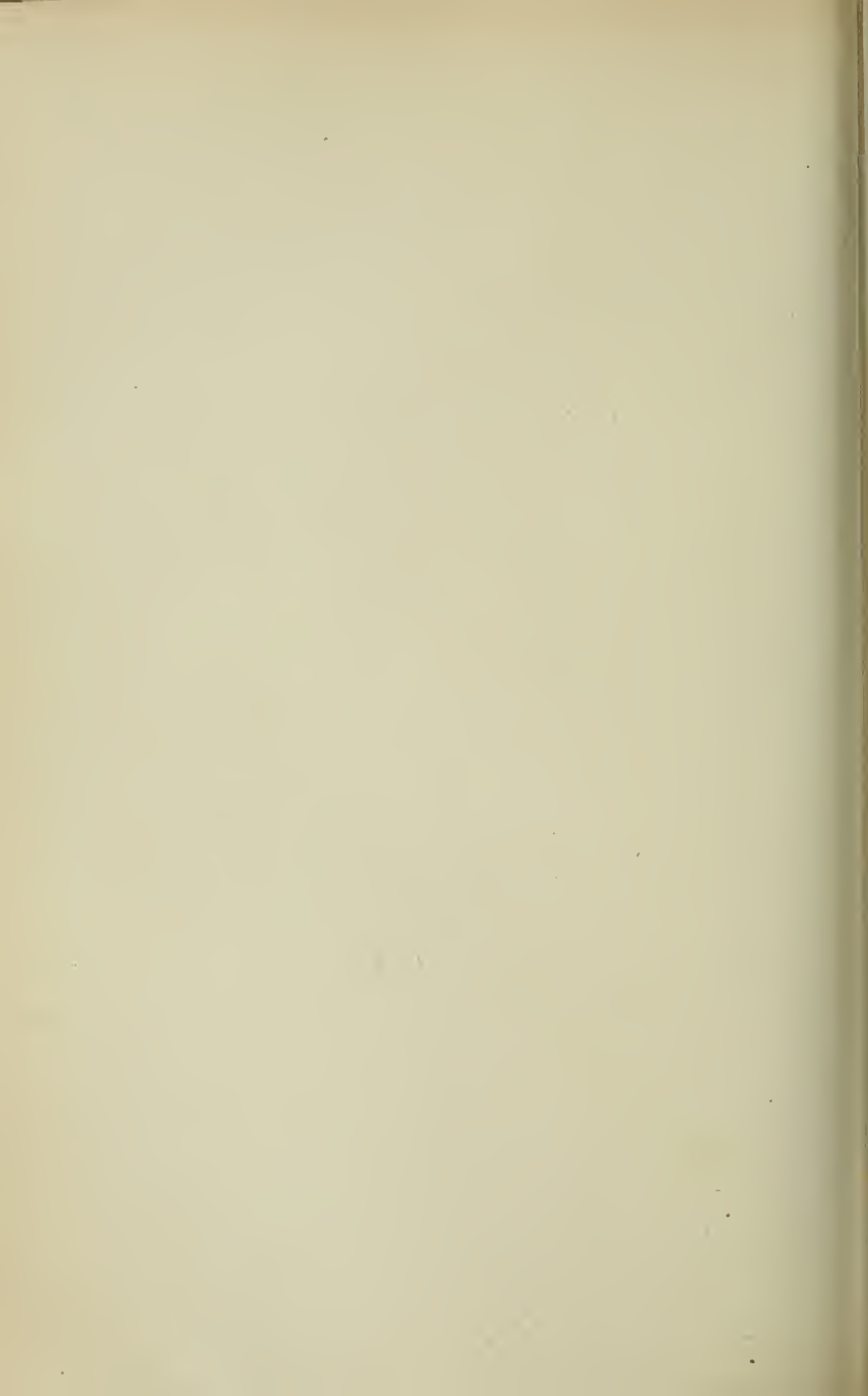
Current Assets.

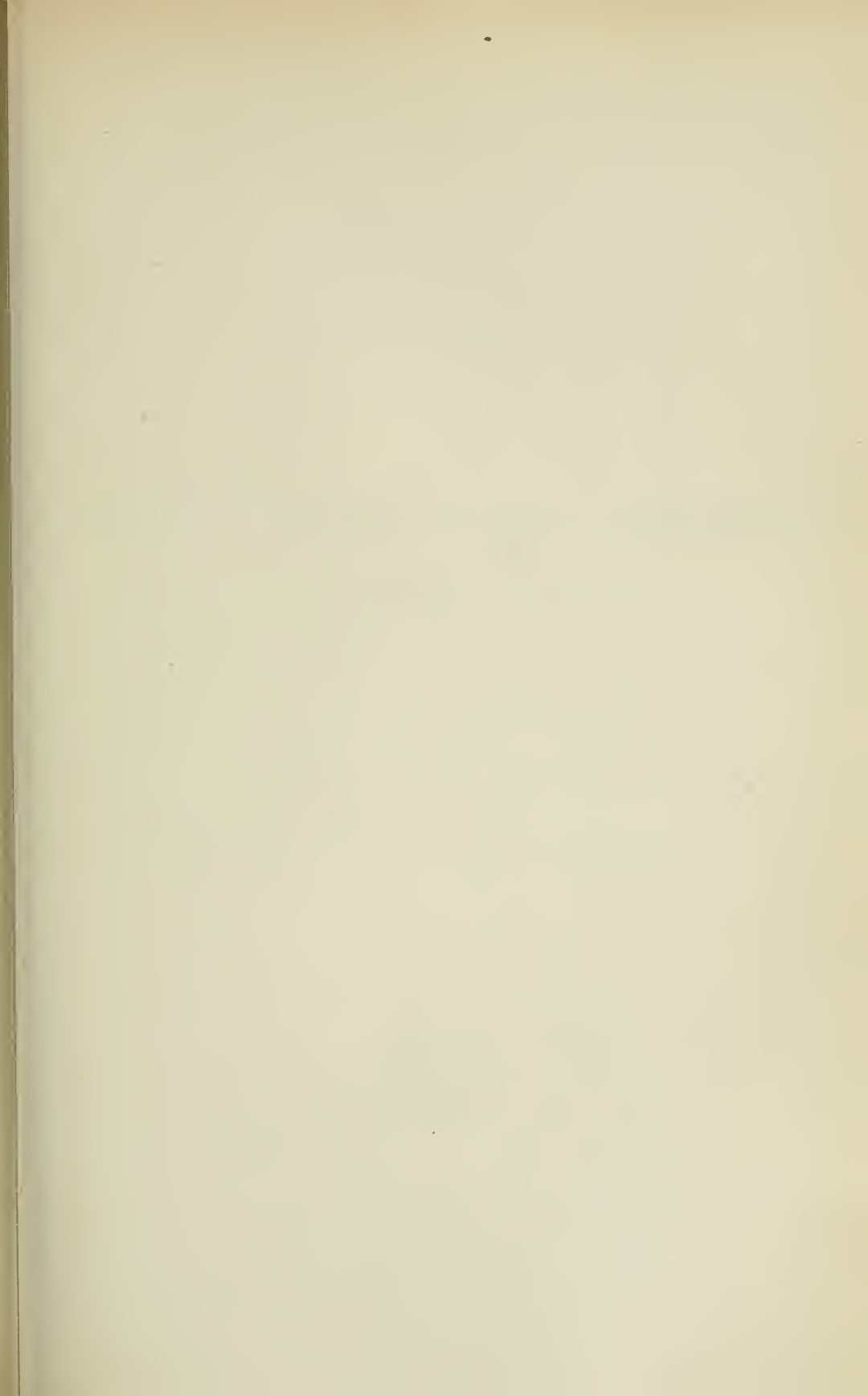
Cash in Treasurer's Hands	\$764 84	
Cash in Bank	6,393 70	
		\$7,158 54
Ont. Gov. R. R. tax distribution for 1910	84 55	
Sundry Persons, Accounts Receivable	455 01	
" " Water Rates	160 70	
" " Electric Light Rates	137 35	
" " Electric Light errors in account	1 63	
" " Water Connections	51 70	
" " Sewers Connections	14 70	
A. Mills, balance of rent for Pither's Point	120 00	
Tax Collector for 1910, error in account	69 31	
Township of McIrvine, share of debentures unpaid	339 93	
		\$1,434 88
Water Works, Supplies on Hand	\$970 50	
Water Works, Inventory of Tools	323 00	
Electric Light, Supplies on Hand	670 28	
Sewers, Supplies on Hand	558 40	
		2,522 18
Cemetery Lots	\$2,500 00	
Cash on Hand	80 00	
Cash in Bank	691 04	
		3,271 04
Stationery and Office Supplies		60 00
Books of Public Library		400 00
Uncollected Taxes, 1911		31,432 04
Errors in Arrears of Taxes, to be adjusted—		
1906 Roll	\$78 56	
1907 "	270 81	
1908 "	69 84	
1909 "	97 63	
1910 "	23 26	
1911 "	763 28	
		1,303 38
Errors in Old and New Register of Arrears		356 97
Errors in Local Improvement Charges, to be adjusted—		
1906 Roll	\$28 67	
1907 "	22 95	
1908 "	2 38	
1909 "	1 12	
1910 "	81 63	
1911 "	19 39	
		156 14
		\$48,095 17

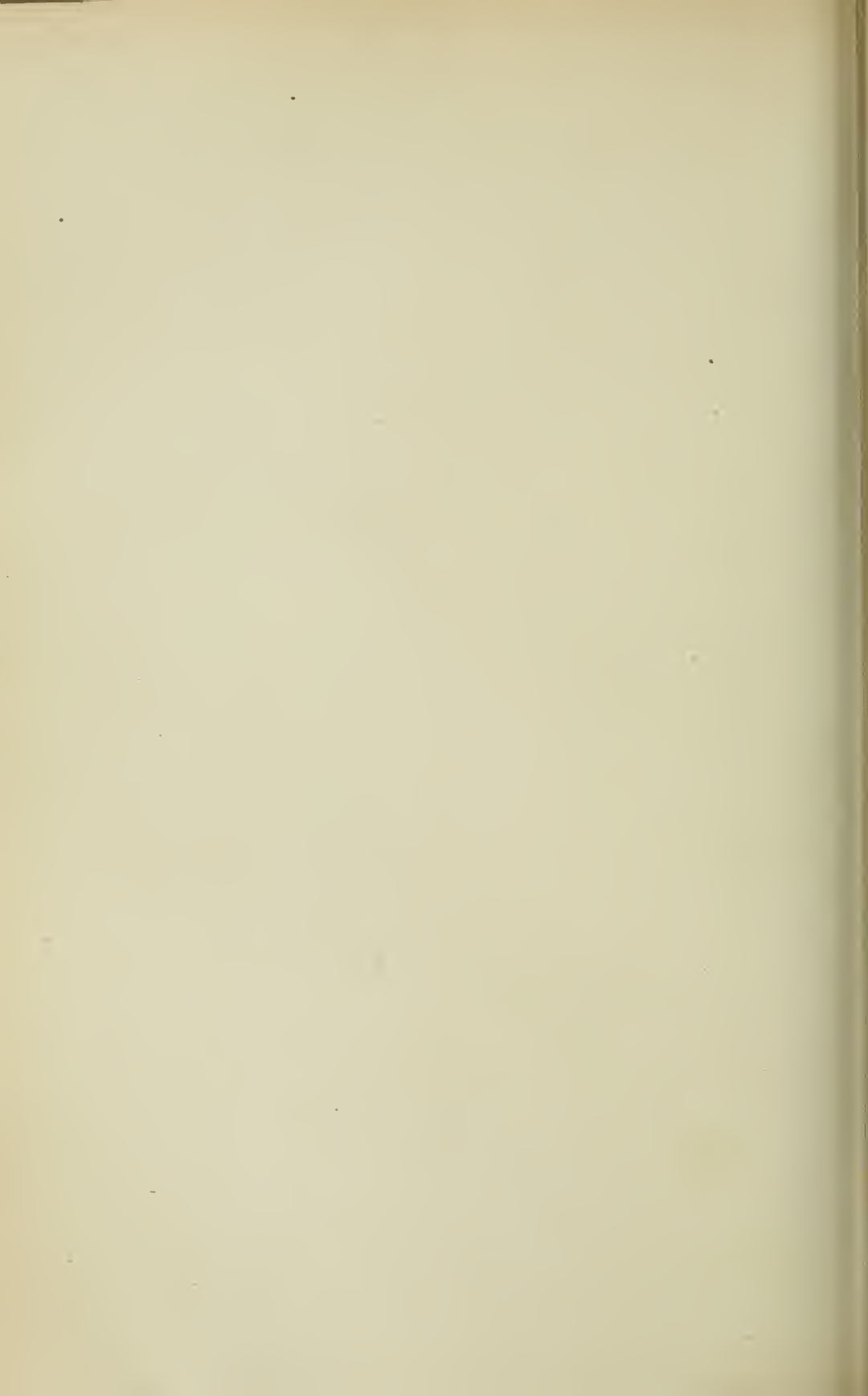
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TWENTY-SIXTH ANNUAL REPORT

OF THE

COMMISSIONERS

FOR THE

Queen Victoria Niagara Falls Park

1911

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed by L. K. CAMERON, Printer to the King's Most Excellent Majesty

1912

Printed by
WILLIAM BRIGGS,
29-37 Richmond Street West,
TORONTO.

COMMISSIONERS FOR THE QUEEN VICTORIA¹ NIAGARA
FALLS PARK.

JOHN W. LANGMUIR, Chairman, Toronto.

GEORGE H. WILKES, Brantford.

P. W. ELLIS, Toronto.

COLONEL L. CLARKE RAYMOND, K.C., Welland.

WILLIAM L. DORAN, Niagara Falls.

LIONEL H. CLARKE, Toronto.

JAMES D. CHAPLIN, St. Catharines.

JOHN H. JACKSON, C.E.,
Superintendent.

J. HARRISON PEW,
Assistant Superintendent.

HENRY J. MOORE,
Chief Gardener.

PARLIAMENT BUILDINGS,
TORONTO, MARCH 20th, 1912.

*To the Honourable SIR JOHN MORISON GIBSON, K.C.M.G., K.C., LL.D.,
Lieutenant-Governor of the Province of Ontario.*

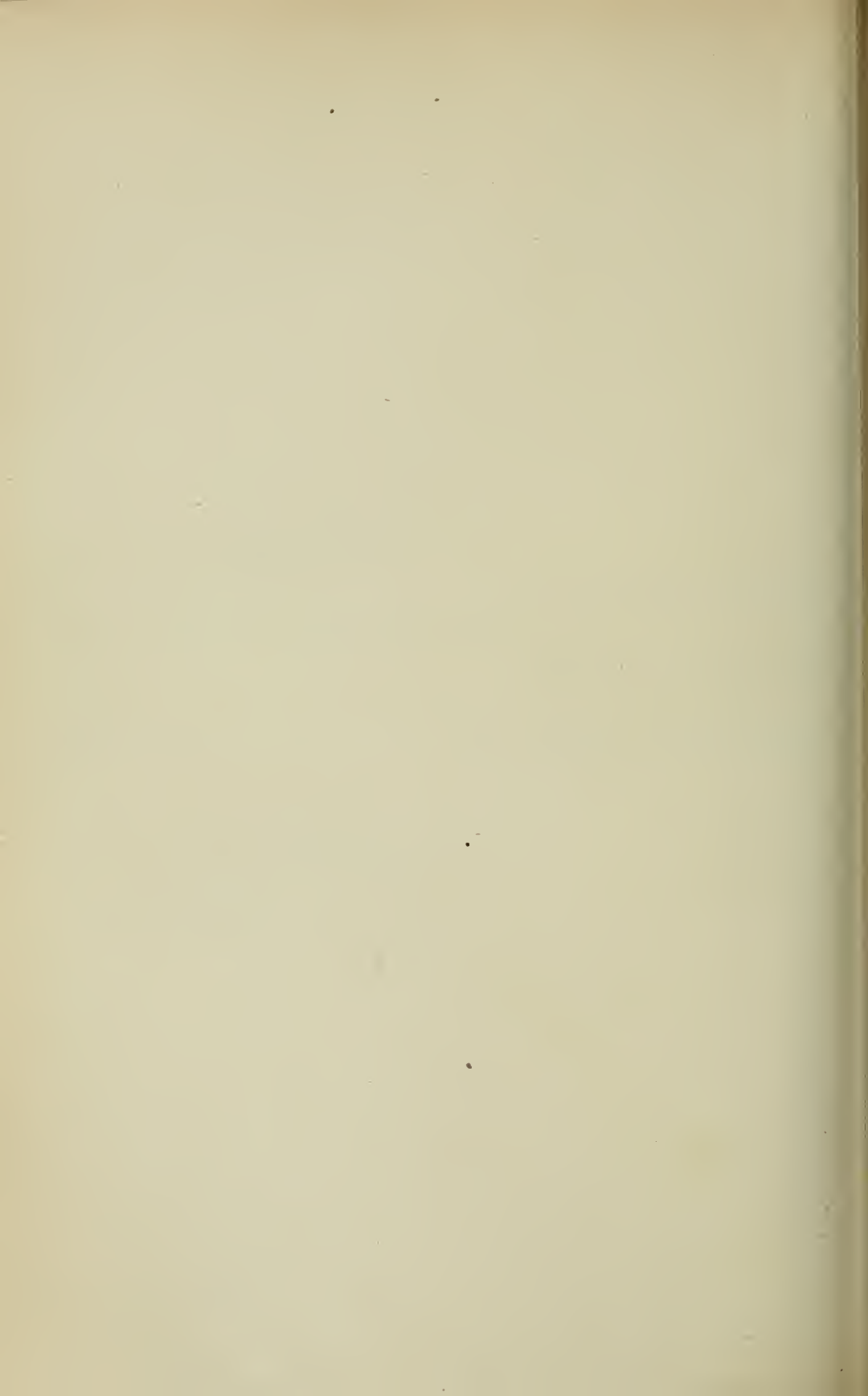
MAY IT PLEASE YOUR HONOUR:

I beg to submit herewith the Twenty-sixth Annual Report of the Queen Victoria
Niagara Falls Park Commission, 1911.

I have the honour to be,

Your Honour's most obedient servant,

W. J. HANNA,
Provincial Secretary.



To the Honourable W. J. HANNA, K.C., M.P.P., Provincial Secretary, Province of Ontario, Parliament Buildings, Toronto.

SIR,—I have the honour to transmit herewith for presentation to the Legislature of Ontario the Twenty-sixth Annual Report of the Commissioners for the Queen Victoria Niagara Falls Park (being for the year 1911), together with statements of receipts and expenditures and other documents connected with the Report.

I have the honour to be, Sir,

Your obedient servant,

J. W. LANGMUIR,
Chairman.

TORONTO, March 15th, 1912.

TWENTY-SIXTH ANNUAL REPORT
OF THE
Commissioners for the Queen Victoria
Niagara Falls Park.

To the Honourable SIR JOHN MORISON GIBSON, K.C.M.G., K.C., LL.D.,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

In compliance with the provisions of the Statute in that behalf, the Commissioners for the Queen Victoria Niagara Falls Park herewith submit their Twenty-sixth Annual Report, being for the year ended December 31st, 1911, together with the usual Financial Statements exhibiting the receipts and expenditures for the year. The Report furnishes full information respecting the various works of maintenance and improvement in progress throughout the entire Park system, including the construction of the Esplanade from the Upper Rapids of the Niagara River to Bridgeburg. The details of the work and general operations authorized by the Board is given in the report of the Superintendent of the Park, which, along with other official documents, will be found in the Appendix herewith attached.

NIAGARA FALLS PARK SYSTEM.

The territory embraced in the Niagara Falls Park System under the jurisdiction of the Commissioners now includes the Park proper surrounding the Falls, Queenston Heights Park, Niagara Glen, the Old Fort grounds at Fort Erie, Butler's Burying Ground, Lundy's Lane Burying Ground, the Chain Reserve along the Niagara River from the Park proper to Niagara-on-the-Lake, together with the talus lying between the Reserve and the water's edge, and finally the Chain Reserve along the Niagara River, including the lands purchased for Boulevard purposes between the Park proper and Fort Erie, comprising 1,177 acres.

While the original conception of the Government and the Park Commission was the acquirement and preservation of the lands immediately surrounding the Falls of Niagara that initial scheme in time broadened and widened to practically embrace the territory along the shores of the Niagara River from Lake Erie to Lake Ontario. Every part of this acreage is being cared for and improved to meet the physical and scenic requirements of the respective localities, and every portion is distinctly a part of the Park System.

It has been a cause of great regret to the members of the Commission that so many interruptions and difficulties have been encountered in finishing the works of improvement designed for the Park immediately surrounding the Falls; first, because of the lack of funds, and, latterly, when increased revenues were available, the excavation and general construction work of the three Power Companies. Now, however, that these works are nearing completion, it is hoped that order and system will reign where in the past confusion has held sway. It must

be borne in mind, however, that the third conduit of the Ontario Power Company has yet to be laid, but it is expected that this work may be proceeded with in sections so as not to disturb the Park surface for the full length of the conduit, as was the case in the laying of the first two conduits.

Expenditures on capital account invariably involve an increased outlay for the maintenance and upkeep of the restored and completed territory. Each length of new road or path means extra labor in upkeep, and every building and work requires time and labor to be expended upon it; not only that, but each new area opened up for pleasure grounds in a public Park where many thousands of people visit, necessarily requires to be patrolled and policed. It will be obvious, therefore, that charges for the proper maintenance of this great Provincial Park must increase in proportion to the capital expenditure made thereon.

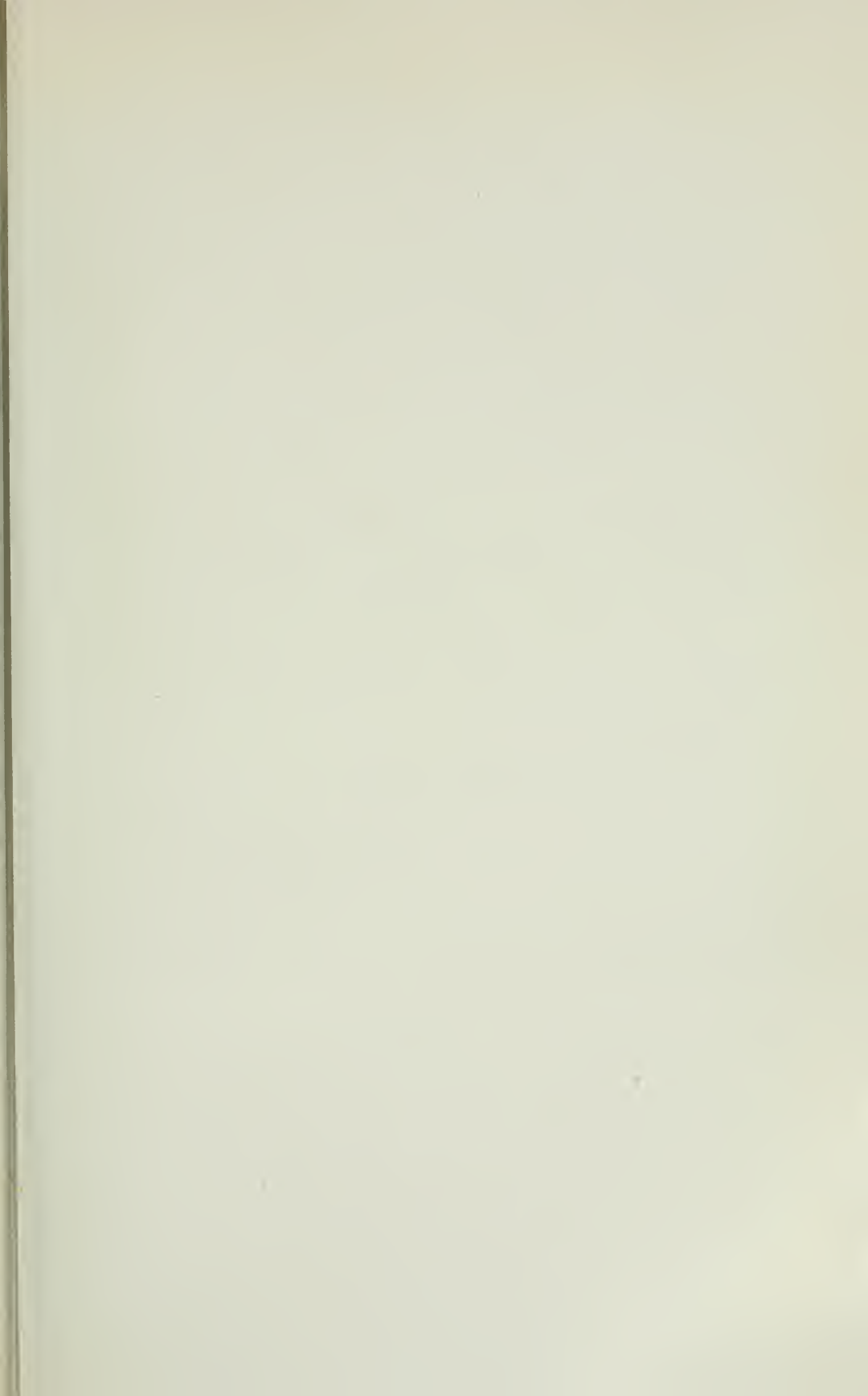
Extensive improvements have been undertaken in the road and pathway system between the northerly limit of the Park at Ferry Road and the Dufferin Islands, where grades have been reduced and approaches made easier of entrance. The dust laying problem has been pretty effectually solved by the use of oil, thereby adding much to the fresh appearance of the foliage, as well as the comfort of visitors.

To provide for the growing needs of the newly opened areas it has been considered necessary to again enlarge the Greenhouse plant, so as to give more room for propagating. This new construction, while substantial and adequate for present purposes, is not designed to permanently remain in its present location. The permanent site for the Conservatories which will be required when the Park System is ultimately completed cannot be settled until the restoration of the surface disturbance by the Power Companies south of the Table Rock House is finally completed.

The extended and varied improvements in progress at Queenston Heights Park at the end of last year have been completed, and were greatly appreciated by the large crowds daily frequenting this beautiful and historic part of the Niagara Falls Park System. The improvement of the remaining lands north and east of Brock's Monument will be proceeded with as soon as funds are available. There is also the growing requirement for a large Shelter and Entrance building at the gateway leading to the Monument, designs for which will be prepared during the coming year. The lack of a sufficient supply of water for sanitary purposes and lawn watering proved a serious drawback during the dry weather, and particularly last season with the abnormal heat. An attempt was made to provide a large supply of pure water by drilling wells, but notwithstanding that a good flow has been found below the escarpment no water in adequate quantities was found on the high level. This matter will, therefore, require further attention, and in all probability a system will have to be devised to obtain an ample supply of water, including the pumping from the lower levels and lighting the grounds in one plant.

The usual works of maintenance have been carried on at the other outlying Parks, namely, Niagara Glen, Lundy's Lane Burying Ground, Fort Erie and Butler's Burying Ground, detailed information of which will be found in the Superintendent's Report.

On July 5th unveiling ceremonies in connection with the Laura Secord Memorial Monument took place on Queenston Heights grounds when the Honourable Sir Charles Moss, acting for the Lieutenant-Governor, entrusted this shaft to the care of the Park Commissioners. The Chairman of the Commission, on behalf of the Board, accepted the Monument.





Usher Creek Bridge.

NIAGARA RIVER BOULEVARD.

At the date of issue of the last Annual Report all the contracts for Boulevard work had been let and were under way, with the exception of five bridges and a mile of road construction around the diverted highway at the Shipyard. These remaining works were let in the Spring and the entire roadway, with its bridges, is now ready for traffic, with the exception of two and a quarter miles immediately north of Black Creek. The Commissioners have been very much disappointed with the progress of the five and a half mile section, of which this forms a part, and seriously considered the advisability of taking the work out of the contractor's hands and completing it under the terms of the agreement providing for default. However, as the contractor had his plant on the ground for completing the work, it was feared that a change would result in further delay. The Board, therefore, on receiving evidence of increased vigor from the contractor and his sureties, decided to extend the time of completion, and it is fully expected that the roadway will be finished by July 1st, 1912. Provision has to be made this year for the maintenance of the completed Boulevard, and also for the proper regulation of traffic.

ONTARIO POWER COMPANY.

Reference was made in the Twenty-fifth Annual Report to the selection of the location for Spillways Numbers 2 and 3 in connection with the Ontario Power Company's system of power development, and to the agreement arrived at. It should be here stated that the method of using the waters of the River for the generation of power by the Ontario Power Company differs entirely from the principle adopted by the Canadian Niagara Power Company and the Electrical Development Company.

The latter two plants may be described as self-contained inasmuch as the power houses are placed adjacent to the Intake works along the shore line of the River, and the water is admitted to the turbines through penstocks situated in the Wheel-pit alongside of the Intake, from which point it is conducted to the Lower River by means of a Tall Race Tunnel, extending from the location of the Power-house to the Falls.

The method employed by the Ontario Power Company is practically the reverse of this plan as the water is led from the River Intake through long underground conduits extending to a point opposite the Power-house located in the gorge below the Falls. The adoption of this method necessitated spillways or regulating works at the end of each conduit to act as a safety valve when the conduits are full of water and the turbines are operating. Unfortunately, the point at which the Power-house had to be located under this system was at the most restricted width in the Park, and, therefore, the spillways, which must be built on the upper level, occupy a space most desirable for viewing the great Cataract.

At the time of writing the last Report the construction of Conduit No. 2, while fairly well under way, was far from completion, but during the season of 1911 the underground work was projected to a point opposite the site of the Power-house under the bank. This enabled the surface restoration work to be commenced, and it is hoped that this very congested point will present a finished appearance in the early part of the present year.

The second spillway or surge tank is practically completed, and it only remains to finish the external architectural design, when the space surrounding this very

exposed structure will be planted with a view to masking the building to the fullest extent. Late in October the Power Company represented to the Commissioners that it would be desirable during the season of 1912 to extend Conduit No. 2 so as to provide for two additional generators. The Commissioners gave permission to have this work proceeded with on the understanding that the work would be completed by April 15th, 1912. It is, therefore, expected that the Ontario Power Company's works will be sufficiently advanced during the season of 1912 to enable a large area in the southerly portion of the Park to be restored and completed in order to comply with the plan originally designed.

This Company's station is now provided with the following equipment :

Generators.	Normal Capacity.	Total.
3	10,000 H.P.	30,000
4	12,000 H.P.	48,000
3	13,000 H.P.	39,000

CANADIAN NIAGARA POWER COMPANY.

In the month of August the Canadian Niagara Power Company asked permission of the Commissioners to proceed with certain alterations and improvements at the entrance to their Forebay. The officers and engineers of the Company represented to the Commissioners that they had encountered serious difficulties in operating their plant when the ice conditions in the River rendered it practically impossible to keep their Intake clear. These conditions were acknowledged to exist by the Superintendent of the Park, but before taking action the Commissioners thought it desirable to submit the matter to an hydraulic expert of large experience, Mr. Henry Holgate, C.E., of Montreal. The nature of the relief asked for by the Canadian Niagara Power Company was :

First.—The building of an ice shield some sixty feet in front of the present ice racks or about one hundred and fifty feet distant from the centre line of the bridge spanning the Intake, and parallel with it.

Second.—The construction of an open canal to extend from the water's edge of the Niagara River to the southerly extremity of the Forebay for the purpose of increasing the current of water across the Intake arches northward to the Ice Sluiceway, in order to force the ice entering the Forebay to pass out into the River.

Third.—The alteration to the entrance of the Ice Sluiceway so as to provide for more easy access for the water currents carrying ice.

Fourth.—Placing a submerged weir from the northerly side of the Intake into the rapids at an angle with the lines of current, so as to provide for the mean water being raised about three feet.

Mr. Holgate reported upon the plans submitted and practically agreed with the Company that the works of improvement were necessary for the efficient operation of the plant. He also expressed the belief that they might be carried out under proper restrictions without doing violence to scenic effects.

The Commissioners, however, while fully realizing the importance to the Company of ameliorating the ice difficulties, could not see their way to adopting the entire scheme of improvements without certain modifications. It was represented by the Commissioners that an open canal, however important from an hydraulic point of view, was not a desirable feature for the Park at this point, particularly when so much bridge work already

existed, and they suggested that the Company should construct underground conduits in place of an open canal. Apprehension was also felt that the construction of a submerged weir would tend to destroy the naturally turbulent condition of the surface of the rapids for some distance upstream, and create an artificial mill-pond appearance. Approval, therefore, of the construction of a submerged weir was withheld until definite expert information could be received on this phase of the matter. To that end the Company obtained expert opinions on that special feature of the proposed works from Mr. William Kennedy, Jr., hydraulic engineer, of Montreal, acting on behalf of the City of Niagara Falls; Mr. Louis Coste, engineer, member of the International Waterways Commission, and their own hydraulic engineer, Mr. C. C. Egbert, to the effect that, if the design of building a solid submerged weir were abandoned, and a structure formed by depositing concrete blocks or boulders upon the rock bottom with no portion of the structure within some feet of the surface of the water were substituted, the existing condition of the water surface might be maintained. This plan received the approval of the advisory hydraulic engineer for the Board, and the whole matter is now being reduced to an agreement accompanied by plans and specifications. The Commissioners, however, are safeguarded by a clause in the agreement distinctly stipulating that, in the event of the irregular blocks not accomplishing the object sought, after a reasonable test, the work shall not be proceeded with.

Simultaneously with the Intake improvements the Canadian Niagara Power Company conveyed to the Commissioners its intention of proceeding with the Power House Building to its entire completion, instead of finishing the work by sections as the development and sale of power necessitated. The Company also presented a plan for altering the architectural outline of the riverward elevation of the Power House, showing a new structure in the centre of the building to be used for office purposes. This slight addition, which was at once approved, completely changes the Forebay façade of the building and breaks the lines of a building six hundred feet long without any relieving features. While the Company is not adding to the capacity of the station beyond the sixth unit, the additional equipment from time to time required will be placed without serious disturbance to the Park, so that the complete restoraton of the Park surface surrounding the Power House may be now finished.

The Company now has the following installation completed:

Generators.	Normal Capacity.	Total.
5.....	10,000 H.P.	50,000
1.....	12,500 H.P.	12,500

ELECTRICAL DEVELOPMENT COMPANY.

The Electrical Development Company submitted plans for a temporary exterior of an additional section to their Power House to cover increased hydraulic and electrical equipment required in the development of their plant. Permission was granted for this work to be proceeded with on condition that the permanent structure of the same design as the present building would be commenced within a year, but later on the Company decided to complete their Power House building as originally designed, and for that purpose let the contract. This action of the Company will enable a large portion of the southerly part of the Park to be restored and completed as far as can be, until the third and last conduit of the Ontario Power Company is laid down.

The installation of this Company for power purposes has now reached the sixth unit, as follows:

Generators.	Normal Capacity.	Total.
4.....	10,700 H.P.	42,800
2.....	13,400 H.P.	26,800

INTERNATIONAL RAILWAY FARES.

The progress of the negotiations for reduced fares on the International Railway was referred to in last year's Report, and the hope expressed that a final decision in this long-standing controversy would soon be reached. Owing to the complicated nature of the accounts relating to charges, maintenance, and net earnings, caused by the absorption of the Park and River Division of the road by the larger American Company, now known as the International Railway, it became evident to the Commissioners that a compromise settlement would better tend to a lowering of the rates than a decision upon evidence submitted. In order to bring about a settlement on this basis, the Solicitor for the Commissioners, along with the Superintendent, was instructed to carefully consider the schedule of fares in force with that proposed by the Company, and to report any modifications which in their opinion should be made. After some months of negotiation a materially modified schedule, in the interest and convenience of tourists, and the public generally, was arrived at, and formally approved by all concerned, including the Ontario Railway and Municipal Board.

EXCESS RENTALS.

The negotiations entered on with a view to reaching a decision as to the correct method of measuring the power generated by the respective Companies operating within the Park limits in order to determine the annual charges payable to the Commissioners failed to reach a mutual understanding. In consequence of this the argument before the Court of Appeal was proceeded with and a decision was rendered confirming the judgment of the Trial Judge, Mr. Justice Riddell. Two of the five Judges, however, dissented and favored the contention of the Commissioners in all respects. It is probable, therefore, that the matter will require to be taken to the Privy Council for final adjudication.

WATER DIVERSIONS.

On various occasions in recent years the Commissioners have referred in their reports to the expression of public opinion respecting the diversion of the waters of the Niagara River for commercial purposes. In 1902 they reviewed very fully the circumstances connected with the granting of franchises on the Canadian side, and showed that, so far from any violence having been done to the scenic features of Niagara, as alleged by certain newspaper and magazine writers, conditions were incomparably superior to the years preceding the regime of the Commissioners, and in addition large revenues were produced from the franchises granted which were used for the improvement and maintenance of the territory surrounding the Cataract. Again, in the reports of the Commissioners for the years 1904, 1905 and 1907 then existing and prospective conditions were reviewed, and inaccurate statements corrected, to the end that the true policy and objects of the Commissioners might be officially stated.



Ice Conditions, Table Rock.



It was recommended by the Commissioners that Charters on the Canadian side be cancelled where no work had been undertaken, and that an International Commission be appointed with representation from the Province of Ontario. In addition to this the Chairman of the Board addressed the American Park and Outdoor Art Association in July, 1903, and the American Civic Association at Providence, Rhode Island, in November, 1907, explaining to these large and representative organizations the aims of the Canadian Park Board, and the pains that had been taken and would continue to be taken, not only to preserve the scenic grandeur of Niagara Falls, but also to prevent as far as possible the surface defacement of its interesting environment. Since these utterances were made a great deal of information has been gathered at the instance of the Federal Governments both at Ottawa and Washington, and official reports have appeared showing the results of surveys, measurements and observations extending over several years. The information thus obtained has been compared and arranged to correspond with that previously recorded by the United States Lake Survey and other Departments, so that some well-grounded conclusions respecting water diversions and levels based upon actual data may now be accepted.

It is authoritatively stated that the discharge of the Niagara River for mean levels of Lake Erie and Lake Ontario is 210,000 cubic feet per second, and the fall between these Lakes for mean water levels is three hundred and twenty-six feet.

The Niagara River is the natural outlet for the waters discharging into Lake Erie, carrying the waters of the Great Lakes into Lake Ontario at old Niagara. The River is divided by nature into a series of basins or pools of comparatively still water connected by means of stretches of the River ranging from swift water to the most precipitous rapids and falls. Commencing at Lake Erie, the first basin is connected with the still water immediately above the Upper Rapids, by a stretch of the River having a fall of about ten feet, of which the major part is in the river opposite the City of Buffalo. The second basin, comprising the stretch of the River in the vicinity of Grass Island on the American side and Chippawa on the Canadian side, is connected with the smooth waters in the lower gorge extending from the foot of the Horseshoe Falls to the head of the Whirlpool Rapids at the Cantilever Bridge by the turbulent Upper Rapids and the Horseshoe Fall itself, with a total descent of about two hundred and twenty-two feet. The Whirlpool Rapids follow on from this third basin to the Whirlpool with a total fall of about forty-eight feet, while from the Whirlpool to the smooth waters of the Lower Niagara River and Lake Ontario there is a fall of about forty-seven feet, comprising the descent in the Lower Whirlpool Rapids.

The abstraction of water from the Niagara River for commercial or other purposes involves two distinct and separate conditions; first, the injury that may result to navigation by lowering the water levels of the Great Lakes System, and, second, the effect such abstraction will have on the scenic features of the two great Cataracts at Niagara Falls.

Dealing first with the injury to navigation, it must be admitted that any appreciable lowering of the levels of Lake Erie will more or less affect navigation—more particularly the carrying capacity of the large freighters now plying the Upper Lakes, but the commerce by water transportation on the Niagara River below Buffalo is very little availed of, and below Tonawanda is practically insignificant.

It is stated in official reports that for ten thousand cubic feet per second diverted from the Grass Island-Chippawa basin the level of Lake Erie is lowered one-half inch, and that the total estimated diversion for power purposes on both

sides of the River from this basin in June, 1911, namely, seventeen thousand one hundred cubic feet per second, lowered the level of the Grass Island-Chippawa basin about five and one-half inches, and the level of Lake Erie by about one and one-eighth inches. It is therefore evident that the total present diversions from the Niagara River have not yet, as predicted, appreciably injured navigation.

It should be pointed out, however, that no part of this estimated lowering has resulted from power company operations on the Canadian side. The Ontario Power Company, the only one of the three large Companies operating in the Park which draws its water from the Grass Island-Chippawa pool, has so constructed its Intake works that considerably less water is taken at this point than formerly rushed around the Dufferin Islands Elbow. Indeed, it is safe to state that these works have had a compensating effect and raised the River stages in the vicinity of Chippawa.

Coming now to the results of water withdrawals in relation to scenic conditions, the effect upon the American Fall and the Horseshoe Fall must be considered separately. It has been found that rather less than five per cent. of the entire Niagara River discharge reaches the Lower Gorge over the American Falls. From measurements taken at the time that the Niagara Falls Power Company was closed for the inspection of its discharge tunnel and repairs to the eastern abutment of the Upper Steel Arch Bridge, and when at the same time the Hydraulic Power Company (formerly the Niagara Falls Hydraulic Power and Manufacturing Company) was partially closed down for a short period, it was ascertained that the diversions from the Grass Island-Chippawa basin had no appreciable effect upon the flow over the American Falls. During the period of operations referred to the water used by the Power Companies obtaining their supply from the American shore immediately above Goat Island to the amount of five thousand six hundred cubic feet per second was temporarily returned to the natural channel of the River, notwithstanding which the surface of the water at Prospect Point, at the northerly side of the American Falls, was estimated to have been raised only an eighth of an inch by reason of the temporary cessation in the use of the water for commercial purposes. It would seem, therefore, the American Falls suffers less than might be expected from the withdrawal of water immediately above Goat Island.

Differing, however, from the American Falls, the Horseshoe Falls is affected not only by the use of water from the Grass Island-Chippawa basin by the Power Companies operating on the American side, but also by the water taken for the operations of the Ontario Power Company, the Electrical Development Company, the Canadian Niagara Power Company, the International Railway Company and the City of Niagara Falls, Ontario. It is estimated from measurements taken at both ends of the Horseshoe that for the diversion of ten thousand cubic feet per second the water level at Terrapin Point, Goat Island, is lowered by about one and three-eighths inches, and at the Canadian end by about three and one-quarter inches.

A very important feature, however, affecting the flow of water over the Horseshoe Falls must not be lost sight of, namely, the increasing recession or wasting away of the rock at what may be termed the "notch" in the crest of that Falls. The results produced by this recession in the crest or face of the Horseshoe Falls are becoming more and more apparent and are undoubtedly causing more marked changes in the scenic conditions of the great Cataract than the withdrawal of water for commercial purposes. This natural recession due to different strata in the geological formation averages not less than five feet per annum, having created a cleft in the face of the Falls of not less than one hundred and seventy feet between

the years 1875 and 1906. The chief and most apparent effect of this geological recession is that the widening and deepening of the cleft is creating a heavy draft of water into the centre, with the consequent unwatering of the extremities of the Horseshoe, resulting in the unequal distribution of water across the entire face of the Horseshoe Falls. When to this abnormal flow of water toward the "notch" is added the increasing diversion of water for commercial purposes, the results will become apparent not only in times of low water, but even at mean water stages of Lake Erie and the River. This effect will be increased with the recurrence of periodic low Lake stages, for under such conditions in the past, and before development of power was under way on either side of the River the waters at Terrapin Point and the Canadian end of the Horseshoe were mere threads of streams. It will be obvious, therefore, that the Horseshoe Falls at its extremities, and more particularly along the Canadian shore, will be affected by withdrawal of water for power purposes on both sides of the River, but the natural recession at the centre or "notch" has up to this time more seriously affected scenic appearances than the use of water for the generation of power.

So far the Commissioners have confined their review to conditions arising out of water diversions from the river at and about Niagara Falls, and no reference has yet been made to the resultant effects of the abstraction of a large volume of water from the Great Lakes System for the purposes of what is termed the Chicago Drainage Canal, nor of the lesser volume for the Erie and Welland Canals. While the total diversion into these three canals is not officially stated, it is well known to be a much smaller volume than what is abstracted at Niagara Falls. Notwithstanding this, official records show that Lake Erie has already been lowered from three to four inches by the combined diversion of water into these three Canals—chiefly the flow into the Chicago Canal—while the much greater diversions at Niagara Falls have only reduced Lake Erie levels by one and one-eighth inches. It is quite obvious, therefore, that a much smaller diversion taken directly from Lake Erie or Lake Michigan produces much greater injury to navigation than the much larger volumes abstracted at Niagara Falls.

This scientific phase of water abstraction at these respective points and the relative effects on Lake levels is worthy of the most careful examination by hydraulic experts in view of the large increase in the volume of water now being asked for by the Sanitary District of Chicago, and which, if granted, cannot but cause incalculable damage, not only to navigation, but also to the scenic splendor of the American and Canadian Falls.

In connection with the development of electrical power at Niagara Falls, and the present and future effect of the same on the two Cataracts, commonly known as the American and Horseshoe Falls, the economic or utilitarian features of such generation requires careful consideration in any attempt to provide a remedy for scenic impairment caused by the withdrawal of water. During the past decade much thought has been given to the conservation of natural resources both in Europe and on this continent, with the result that in the development of hydraulic power modern theories of conservation support its efficient development for commercial purposes, provided no undue violence is done to the great works of nature. Moreover, seeing that nature has denied to the Province of Ontario the great boon of coal deposits, in no part of the continent is the generation of hydraulic and electrical power more amply justified than by the use of the gigantic water forces at Niagara Falls. Having conceded this principle in all schemes of conservation, the second tenet in connection therewith is the question of efficiency in use of such

power. When it is considered that each of the several power companies now operating at Niagara Falls obtains a different percentage of the theoretical horse-power in the volume of water utilized, it is evident that the subject is deserving of careful consideration in any endeavour to obtain the maximum horse-power for each cubic foot of water used. This can only be done by utilizing the total available fall, for this is the chief element which at present creates the difference in efficiency.

Efficiency in the artificial use of water leads to an examination of the physical features and a comparison of the two Cataracts from the standpoint of one of the world's greatest spectacles. Less than five per cent. of the entire discharge of the Niagara River flows over the American Falls distributed over a crest one thousand feet in length. In times not only of high water, but even at mean water stages this flow, evenly distributed as it is over the entire face of the American Cataract, produces in the minds of some people a finer scenic effect than the Horseshoe Falls, over which ninety-five per cent. of the River flow passes. Doubtless many will contend that the immense volume of this mighty force of nature concentrated at the centre of the Horseshoe Falls, or the "notch," presents a more awe-inspiring spectacle than can possibly be obtained from a twentieth part of the river discharge over a crest.

But all will agree that if the abstraction of a somewhat increased quantity of water should become necessary in order to meet the greater economic requirement of the age, it is of vital importance to the preservation of scenic grandeur that the ninety-five per cent. of the entire flow of the River passing over the Horseshoe Falls, with a length of twenty-three hundred feet, should be more evenly distributed over the crest than at present. Expert engineering opinion agrees that it would not be a difficult matter to more equally distribute the water discharging over the crest of the Horseshoe, with the very desirable result of lessening the wear at the "notch," and if carried far enough some increased wear might be brought to bear upon its extremities which have now shown practically no signs of recession for some years. The current charts of the Grass Island-Chippawa basin and the Upper Rapids will indicate the process to be put into effect in erecting structures to accomplish the desired result, and it would appear that International action might be taken to forward this project.

LOWER RIVER POWER DEVELOPMENT.

There has so far been no development of the waters of the Niagara River below the Falls, all the plants under License being above the Cataract. The value and suitability of the stretch of the River from the face of the Falls to the smooth water at Queenston, with a fall of ninety-five (95) feet in a distance of six miles, is indicated in the following quotation, taken from "Water Powers of Canada," compiled by the Conservation Commission of Canada, and published toward the end of 1911, as follows:

"POWER OF THE LOWER NIAGARA RIVER.—Let us briefly consider the power possibilities of the Lower Niagara River. From the head of the rapids below the Falls to the mouth of the gorge in the river there is a fall of about 94.5 feet. This is about forty-five per cent. of the head available at the locality of the Falls. Assuming that as great a proportion of the available power of the rapids is used as of the power theoretically available at the Falls, and assuming further that all the water of the river is diverted, then we would have about 1,000,000 theoretical H.P. In

the portion of the river in which the fall is greatest, viz., from the head of the rapids below the Falls to the foot of Foster's flats, there is a drop of 78.5 feet. This is thirty-seven per cent. of the head available at the Falls. Upon assumptions corresponding to those just made above, the river would yield about 830,000 H.P., of which Canada's share would be 415,000 H.P.

"Obviously the rights to the first 10,000 or 20,000 cubic feet of water diverted from the lower Niagara River are very much more valuable, considered from the physical standpoint, than the rights appertaining to any diversions that may be subsequently authorized.

"The Lower Niagara River Power and Water Supply Company, incorporated under the laws of the State of New York and empowered by the State 'not to take more water than shall be sufficient to produce 200,000 effective H.P.,' has applied to the United States Federal Government for authority to utilize an amount of water not exceeding 40,000 cubic feet per second from the Lower Niagara River. Reporting upon this application, the International Waterways Commission, in its report to the United States Secretary of War, states that

"It is our opinion that about 40,000 cubic feet per second can be diverted without perceptible injury to the rapids, and that any amount greater than that will approach the danger line more and more nearly, according to its volume. We therefore recommend that no more than 40,000 cubic feet be diverted on both sides of the river taken together."

"Theoretically this recommended diversion of 40,000 cubic feet per second with the head of 94.5 feet would yield about 430,000 H.P., of which Canada's share would be 215,000 H.P. With a total head of 78.5 feet to the foot of Foster's Flats, 20,000 cubic feet per second would yield, theoretically, about 180,000 H.P. Owing to the difficulties of hydraulic construction and the large fluctuations in head which occur in the lower river, it would be difficult to determine what proportion of the theoretical quantities could be obtained from a diversion on the Canadian side of 20,000 cubic feet per second."

While the developments on the Lower River must necessarily be inferior to those at Niagara Falls itself, nevertheless it is evident that there are a series of great water powers along this stretch of the Niagara River which will some day be of great value.

FINANCIAL.

The detailed statement of receipts herewith attached shows the total revenue of the year to be \$146,290.63, an increase of \$651.13 over the net amount received for 1910. Practically the only increase in revenue is for excess power rental receipts; the increase from this source is not as great as expected, owing to the limitation placed upon the importation of power by the United States. As stated in previous reports, the rentals for excess power developed are being received without prejudice on the average horse-power, instead of the peak load as contended for by the Commissioners. The excess rentals for the year amounted to the sum of \$62,064.41, as compared with \$62,847.18, which, however, included back payments in the case of the Electrical Development Company for the years 1908 and 1909. Should the litigation, on behalf of the Government, result successfully, the added amount to be received to date from this source alone will be about \$133,000.00.

The statement of expenditures shows that the sum of \$43,909.70 was made on capital account, which includes all capital disbursements throughout the Park System with the exception of the Boulevard. The maintenance expenditure amounted to \$50,297.57, and the interest paid on all bond issues was \$30,648.57.

The sum of \$86,841.31 was paid on account of contract work on the Boulevard, which necessitated a temporary encroachment on the ordinary revenues of the Park for the purpose of meeting these requirements. This will be recouped when the \$75,000 of bonds still on hand are disposed of.

All of which is respectfully submitted.

J. W. LANGMUIR,
Chairman.

GEORGE H. WILKES.
P. W. ELLIS.
L. CLARKE RAYMOND.
WILLIAM L. DORAN.
L. H. CLARKE.
J. D. CHAPLIN.

QUEEN VICTORIA NIAGARA FALLS PARK.
FINANCIAL REPORT, 1911.

RECEIPTS.

Balance on hand December 31st, 1910		\$58,395 24
Ontario Power Company, rental	\$30,000 00	
Ontario Power Company, excess rental	25,160 25	
Canadian Niagara Power Company, rental	15,000 00	
Canadian Niagara Power Company, excess rental	24,972 16	
Electrical Development Company, rental	15,000 00	
Electrical Development Company, excess rental	11,932 00	
International Railway Company, rental	10,000 00	
Zybach & Company, rental	9,000 00	
Brock's Monument, tolls	1,798 65	
Wharf privileges	500 00	
Sundry rentals and interest	2,927 57	
		<hr/>
		\$146,290 63
		<hr/>
		\$204,685 87

SPECIAL ACCOUNT, 1903-1911.

For maintaining water levels at Intake of Canadian Niagara Power Company and the International Railway Company:

1903. January 31st. Deposited	\$25,000 00
1905. December 30th. Interest to date	2,288 41
	<hr/>
Less cost of submerged dam	2,189 32
	<hr/>
	\$25,099 09
1911. November 1st. Interest to date	4,757 17
	<hr/>
	\$29,856 26

SPECIAL SAVINGS ACCOUNT.

1910. August 8th. Canadian Shipbuilding Company for construction of Section No. 4B, Niagara River Boulevard	\$9,600 00
1911. November 30th. Interest to date	348 93
	<hr/>
	\$9,948 93

NOTE.—January 3rd, 1912. The above account, with interest to date, was transferred to the Niagara River Boulevard account.

EXPENDITURES.

CAPITAL ACCOUNT:

Queen Victoria Park—

Parapet Wall, Rambler's Rest to Inspiration Point.....	\$6,285 41
Roads and paths	4,888 86
Trees and shrubs	2,419 92
Improvements to Administration Building	2,232 30
Experimental road work	1,129 70
Drainage of roads and grounds	1,006 23
Equipment: Park and Boulevard.....	\$761 67
Office	217 90
	<hr/>
	979 57
Alterations to bridges at Dufferin Islands	633 76.
Greenhouse extension	216 20
	<hr/>
	\$19,791 95

Queenston—

Parapet walls along escarpment	\$3,436 41	
Roads and paths	1,458 98	
Well drilling	900 00	
Sundry permanent improvements	252 90	
Queenston Road	100 00	
		<u>\$6,148 29</u>

Niagara Glen—

General permanent improvements		\$449 22
--------------------------------------	--	----------

Lundy's Lane Burying Ground—

General permanent improvements		\$444 32
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Butler's Burying Ground—

General permanent improvements		\$27 35
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Legal		2,468 62
Boulevard drainage, grading and planting		14,580 04

\$43,909 79

MAINTENANCE ACCOUNT:

Salaries—

Office and Clerical Staff for Park System		8,206 00
Constables: Queen Victoria Park	\$6,464 18	
Queenston	740 00	
Niagara Glen	660 25	
Fort Erie	263 06	
Lundy's Lane	333 03	
		<u>8,460 52</u>

Wages—

Queen Victoria Park	\$17,520 51	
Queenston	1,804 17	
Niagara Glen	274 95	
Boulevard	477 84	
Lundy's Lane	272 44	
Fort Erie	62 00	
		<u>20,411 91</u>

Materials—

Queen Victoria Park	\$8,019 24	
Queenston	269 40	
Niagara Glen	12 68	
Fort Erie	28 00	
Lundy's Lane	23 00	
		<u>8,352 32</u>

Office Expenses—

Travelling	\$341 54	
Sundry supplies, telegrams, postage, etc., etc.	1,117 41	
		<u>1,458 95</u>

Commissioners' expenses		315 62
Miscellaneous		3,092 25

\$94,207 36

Interest on bonds, including bank charges..... 30,648 57

Balance in Imperial Bank, December 31st, 1911 79,829 94

\$204,685 87

NOTE.—There is also cash in Imperial Bank, in the Queen Victoria Niagara Falls Park account, a balance of \$1,000.

NIAGARA RIVER BOULEVARD.

Section No. 1A	\$3,254 34	
Section No. 1B	7,855 17	
Sections Nos. 2A and 2B	16,950 95	
Sections Nos. 3A and 3B	19,210 44	
Section No. 4A	6,554 79	
Section No. 4B	7,835 48	
Section No. 4	5,448 45	
General construction charges	8,967 13	
Bridges	19,731 69	
Lands	29,297 97	
		<hr/>
Interest		\$125,106 41
Overdraft in Bank, December 31st, 1910		17 80
		<hr/>
		58,105 99
		<hr/>
		\$183,230 20
Balance due Saylor heirs	\$260 68	
Refunds—Land purchases	\$853 00	
Freight charges	26 47	
Proceeds from Debentures	94,519 11	
		<hr/>
		\$95,659 26
		<hr/>
Overdraft in Imperial Bank, December 31st, 1911		\$87,570 94

APPENDIX "A,"

REPORT OF THE PARK SUPERINTENDENT.

To the Commissioners of the Queen Victoria Niagara Falls Park.

GENTLEMEN,—I beg to submit the following report of improvements, operation and maintenance in the several portions of the Queen Victoria Niagara Falls Park System for the year ending December 31st, 1911.

The weather conditions prevailing at Niagara Falls showed the winter of 1910 and 1911 to be remarkable for the heavy precipitation of snow, aggregating a much increased depth over that of several previous years. Commencing with cold weather in November followed by the first snows, to remain, in the first part of December, continuous winter conditions lasted until the early part of March. The regularly recurring snow fall, which remained constant over three full months, entailed considerable labour and expenditure for the keeping open of roads and paths, and this was only lessened to a slight degree by the periodic occurrences of higher temperature. The only work of improvements other than opening up roads and paths was confined to pruning the trees and underbrushing and clearing out the Dufferin Island section of the Park and carrying on similar operations at Queenston.

PARK PROPER.

The works of improvement at the Park proper included the building of a parapet wall 1,137 feet in length between Ramblers Rest and Inspiration Point. This structure is built close to the edge of the bank, following generally its contour, and adds some additional park area that had not been used heretofore. This work required a complete new lay-out and design of the front of the Park over this distance, and the removal of the main footpath toward the river, providing additional lawn area and room for planting at the two shelter buildings. The style of structure adopted for this railing was a heavy base course of limestone with pilasters placed equidistant to support ornamental iron panels. It is the standard type adopted for the front and northerly sides of the Park proper. Plans were prepared for another section of this work comprising 670 feet to extend from Ramblers Rest to the Clifton Incline at the north-east angle of the Park, but this section has not yet been placed under contract.

At various times, as funds have become available, some attempt has been made to drain the lands along the foot of the escarpment rendered useless owing to their saturated condition from spring water flowing out of the sides of the bank. Last year plans were prepared for the whole of this work from Ferry Road to the old Dufferin entrance at Murray Street, and with this laid out and planned a section will be undertaken each year until the whole is completed. Unfortunately no records have been kept of the previous work, and considerable excavation and trenching were required to find the limits of the drainage heretofore undertaken. Together with this project is coupled the plotting of the old water mains, which are also unrecorded, and considerably greater efficiency may be secured by several alterations that this pipe survey shows to be needed. All of this work has been done in periods of inactivity, and it is hoped to continue the work during the coming season, so as to place in plan form all of the permanent underground

features of Queen Victoria Park. Another work undertaken during the year was to improve the external appearance of two concrete bridges in the Dufferin Island Section of the Park which were built in the early days of the power development. These structures were of concrete with no attempt at architectural embellishment, and proved a disappointment from a landscape point of view. Undoubtedly these will be veneered with stone at some future time, but the opportunity was seized to try and experiment upon the exposed concrete surface in an attempt to give a more pleasing appearance. The two elevations were bush-hammered and roughened to resemble rough pointed stone work, and altogether the effect has been very beneficial to this section of the Park.

It was intended to carry out on a larger scale the experimental road work commenced in 1910, but owing to the power company operations and the very considerable traffic over the roads, which could not be diverted, it was found impossible to do more than try one or two experiments. A length bordering on the main drive at the northerly end of the Park was constructed of macadam with a Tarvia binder. This work consisted of a road sixteen feet wide and four hundred and sixty feet long, built according to the manufacturer's theory for the efficient use of Tarvia, and the cost was seventy-five cents per square yard. This surface has given better results than the surface painting with Tarvia which had been previously tried. It proved satisfactory during last season, and presents a good appearance at this date.

All of our main roadways were oiled with a product manufactured to our specifications. This material is what is generally known as a heavy asphaltic base oil, and contains sixty per cent. of asphalt in solution. Owing to our special requirements this oil was not delivered at the date required, and when delivery was made it could not be used owing to a period of wet weather setting in, so that it was the first part of July before an application could be given. This is rather late and caused inconvenience owing to the large daily crowds who are then frequenting the Park areas, and it is desirable to have all this work done in the first two weeks of June if weather permits. The average distribution over the main roads of the Park was .25 gallons per square yard, one application being used in some instances and two applications in others. It is preferable to place the oil in two applications a day or two days apart, for it requires about forty-eight hours to penetrate the road. When the material is freshly spread it is injurious to shoes and clothing, and very annoying to pedestrians, but after two days no harm results, and as time elapses the surface of the road takes an asphalt polish varying with the intensity of the traffic. This one application will last a whole season, and costs about 2.6 cents per square yard, which is more efficient and cheaper than water sprinkling.

Other minor works included the building of a dry stone wall at Island Pond, and clearing out the thicket upon the island itself. The water area at this point is being used for aquatic plants and the island will be planted to conform with this. The water plants at the oval fountain in this vicinity have proved very attractive, and have developed quite as well as was expected. The background at this point has been planted to bring out its features as approach is made from the main drives and paths. The new planting for the most part has been with conifers. The new pathway along the foot of the escarpment from Ferry Street had reached the herbaceous border in 1910, and this was continued through to Murray Street last year. It skirts the ball field on its westerly side and confines the traffic to one route, where many paths were cut into the sward previously. The herbaceous

border or garden, encroaching as it did upon the area required for sports and athletics, was in continual danger of having its subjects partially destroyed, and it was found that a very considerable area immediately to the north of the present garden and adjoining its northerly boundary was equally, if not more, suitable for this purpose. The southerly portion of the garden, therefore, has been added to the athletic field and a new arrangement has been carried out just south of the Jolly Cut path. In the new design open paths will be used to allow of close inspection by students and flower lovers in place of entirely fencing in the area as has been the custom. Late in the Fall a number of car loads of manure were imported from outside points to undertake on a comprehensive scale the enriching of the lawn areas and feeding the trees and shrubs. In the past the local supply has been relied on for this work, and only a few loads have been obtained to add to the season's foliage which is saved in the Fall. This material will undoubtedly show to good advantage during the summer of 1912, and should be provided for each Autumn.

While for the most part the Park proper enjoys an enviable position with respect to moisture, the northern lawn area burns out very quickly owing to the shallow depth of soil lying upon the limestone formation. During the severe heat of the summer there has always been a period of three weeks to a month when the grass was browned and seared, and this could not be prevented owing to the lack of an abundant water supply. This condition was remedied by the 12 in. main supply pipe built in conjunction with the City of Niagara Falls, and sprinkling standards have been built at the Park shops, each one capable of watering an area of over one hundred feet square. These standards consist of iron pipe with holes drilled at an angle of forty-five degrees with the vertical plane, and supported by a pipe trestle at either end. This apparatus is made in units and connects with an ordinary hose coupling so that any convenient length may be obtained.

In addition to the ordinary works of maintenance last year the Administration Building required to be painted and all of its exterior woodwork was colored with the same tints as had been used before. The roof of the building was stained anew a dark olive green, which is the Park standard for this class of work.

QUEENSTON HEIGHTS.

The new works undertaken and constructed at Queenston Heights Park last year included the building of a concrete retaining wall and parapet wall two hundred feet in length immediately in front of Brock's Monument, and a similar structure sixty-six feet in length in front of the Laura Secord Memorial Monument. These structures were placed well to the front upon the sloping top of the escarpment to give an increased area as a viewpoint for visitors, and the pathway system was run adjacent to the walls for pedestrians. To obtain filling for raising the slope to the higher elevation required, the athletic field was graded and soil taken from the higher knolls so that an improved ball field was also obtained. The grounds south and west of Brock's Monument have also been graded, and the depressions taken out by lifting the sod and filling from below.

The water supply for sanitary and domestic purposes is becoming a serious problem at this Park, which relies entirely upon the supply from one small spring percolating through the rock strata along the top of the escarpment. It was thought that an adequate flow would be obtained from well drilling, and this was resorted to. The process, however, did not prove successful, although considerable

expenditure was made and a depth of three hundred feet attained. A small additional supply has been secured, but not in sufficient quantity to meet the needs, and it will require either a further search by drilling on the Queenston village level or the installation of a pumping plant to obtain a water supply from the Niagara River.

The Queenston-Niagara Falls road, the main highway running through Queenston Heights Park, was placed under the care of the Commissioners by the Dominion Government under License of Occupation in 1910. The Township of Niagara, however, considered that the municipality had some rights, in spite of the property being Ordnance Lands, owing to its being used as a public highway, and undertook to license vendors of souvenirs in front of the Park Gateway. This practice resulted in much annoyance to tourists and visitors, as the operators were not regulated as similar Licensees are in the Park System. This matter has now been adjusted by the Township of Niagara acknowledging that the Commissioners are to have jurisdiction over the road, and this frontage, which is in a dilapidated condition, will now be cared for as a Park road in keeping with the adjacent lands.

During the winter months a beginning was made on the northern slope of the escarpment to clear out the underbrush and prune the dead wood out of the evergreen growth which everywhere abounds. This dried cedar and spruce is a menace in dry weather owing to the danger from fire, and the trees left will now have a better opportunity for growth and development. The newly graded athletic field and picnic grounds were fertilized with manure in a similar manner to the Park proper.

OUTLYING AREAS.

At Lundy's Lane Burying Ground the old raised graves have all been levelled and reduced to a rolling surface, and all unmarked graves have been designated by neat stone slabs. This work has reduced the cost of maintenance and allowed for making some permanent improvements out of funds that would otherwise be required for upkeep. New main paths have been constructed with crushed stone, and two pair of steps have been built at the easterly and westerly entrances. This work has all been accomplished without extra labor, the stone for the steps being obtained from some old slabs in the Park proper which were of no use and occupied space that is needed for other purposes. The sloping bank between the two entrances which fronts upon the street has been sodded and the old pipe railing removed. This slope will now be planted with groups of shrubs when the Spring opens.

At Niagara Glen a start has been made to clear out the underbrush and prepare the upper level for permanent Park development, but owing to the difficulty of entrance and the cost of getting in material this work will be slow and take some time to accomplish. On the lower levels a new Park shop has been constructed for tools, and to provide a shelter for the workmen. The steep grades on all of the paths, where the material is of clay, are being paved with stone, and the interstices filled with sand. This is expected to save a great deal of labor when the heavy rains wash out the steep slopes as they do each season.

No permanent improvements have been undertaken at Butler's Burying Ground or Fort Erie, but the ordinary maintenance has been provided for.

NIAGARA RIVER BOULEVARD.

The construction of the Boulevard consists of contract work for the roads and bridge structures, while the grading and planting are being accomplished by day labour under the Park staff. Of necessity the progress of the latter work is governed by the progress made upon road construction, and follows it as each section is completed. During the early months of the year grading and levelling was commenced upon the section between the Park and Chippawa, and in the months of April and May planting and seeding were proceeded with on a mile of length south of Chippawa, where the grading works had already been finished. The section between the Shipyard and Bridgeburg, partially graded in 1910, was prepared for planting, and practically all of the trees were placed before the Winter, and the section from the Park to Chippawa prepared in the Spring was planted last Fall. All of the grass sown in the Fall of 1910 showed up well with the Spring, and very little was lost. With the close of 1911, then, the length of three miles south of the Park has been planted and a length of three miles north of Bridgeburg has been partially finished. The grading around the Shipyard and from this point northerly to Black Creek has proceeded, so that very little work will complete it in the early Spring.

The construction work is limited more than the planting by weather conditions, and a late Spring or an early winter materially curtails the amount of work that can be done in road building. During the working season of 1911, 6.3 miles of roadway were finished and opened up for traffic, in addition to the finished lengths at the end of 1910. All of the remaining sections of construction not under Contract at the end of 1910 were let last year, and all were completed with the exception of about two and one-quarter miles immediately north of Black Creek. The section of roadway from the Park to Chippawa was completed in the early summer, and the section through the village of Chippawa, begun in April, was finished by July 1st. These two lengths depart from the standard width of eighteen feet owing to the increased traffic at the Park entrance, and are built with twenty-two feet of macadam surface and a six-foot gutter on either side.

Section No. 1, built in 1908, is about a mile in length, running southerly from the village of Chippawa, and from the end of this section a length of five and one-half miles covers the distance to Black Creek. This is Section No. 2, the longest portion of the whole roadway under a single contract. The Contractors on this work could undoubtedly have finished by the end of the year had they commenced early in the season, but instead of doing so every effort was made to finish the Chippawa section in record time, and this accounts for the uncompleted portion of two and one-quarter miles. Section No. 3, from Black Creek to the Shipyard, three miles, was let in May, 1910, and completed in the early Fall of 1911. The section around the Shipyard, about one mile in length, was let in May, 1911, and finished in November. Section No. 4, from the Shipyard to Bridgeburg, a distance of three miles, was finally completed in 1911.

The Bridges along the route consist of six spans varying from thirty feet to seventy feet, only one of which was built before 1911. In the month of April of last year the Contract for the remaining five was awarded, and the work prosecuted vigorously throughout the summer, with the result that all of the structures were practically completed before the close in of winter. The general type of construction is the same for all of the spans, but the architectural features



Baker's Creek Bridge. (Under construction.)



have been altered in each case so that each bridge presents an individual appearance.

The first structure, built at Usher's Creek, three miles south of the Park, is of reinforced concrete, with parapet walls, built of Queenston blue limestone with a cobweb finish. Boyer's Creek bridge, 6.8 miles south of the Park, has its spandrel and parapet walls of field stone and boulders. Black Creek, the longest span (seventy feet) was given the most attention, and is veneered to the lower side of the arch with Beamsville grey limestone built in Ashlar style. The railing consists of a base course, supporting pilasters with ornamental iron panels between. Baker's Creek, 9.3 miles south of the Park, has spandrel and parapet walls of red sandstone, blotched with grey, and is curved outward at either entrance. Miller's Creek bridge, 11.5 miles from the Park, is the only structure built entirely of concrete, while Frenchman's Creek bridge, fifteen miles from the Park, is built of Queenston grey limestone in massive blocks of cut stone.

Although the difficulties encountered in procuring the lands acquired for the new Boulevard practically disappeared with the first awards of the Ontario Railway and Municipal Board, which confirmed the very generous offers which had been made as compensation, the actual negotiations for land purchases have not yet all been concluded. This is owing to the desire to obtain settlements without resorting to the process of law, in every case where the owner displays a reasonable effort to come to terms. The Railway Board were required during the year to make awards upon eleven cases, and the settlement of these, together with seventeen others arranged amicably, leaves but two or three cases, and in these it is not expected that legal proceedings will be required. There are several owners at the small hamlet of Cozy Dell not included in the present expropriations where settlements are progressing.

POWER COMPANIES.

The Ontario Power Company commenced the restoration work along its second pipe line or conduit from the Gate House to the Administration Building with the opening of the Spring, and renewed the random coursed heavy stone walls at the outlet to the Dufferin Islands channel. The area between this channel and the Gate House together with the length running northerly to the Park Greenhouse was completed in time for Spring seeding, but the remainder of the work could not be attempted until the Fall. When the earth was replaced along No. 1 pipe line there was not sufficient excess material to complete the work to the approved grades, but the second restoration has effected this, and the length of pipe between the Canadian Niagara Power Company and Table Rock House is now elevated considerably above the old Park level. The easterly slope of this work can only be finished in temporary manner until No. 3 conduit is placed, when it may be terraced or sloped, and the top level used for an additional main driveway along the foot of the escarpment to Dufferin Islands. Owing to the barren soil the power company was required to use manure to top dress all of the mile of length with the exception of the area in the vicinity of the old gravel pit.

With the opening of the Spring the restoration work about the surge tank for No. 2 Conduit will be undertaken, and although the method for doing this has not yet been approved, it is expected to take the form of a terrace of sufficient width to make a large plantation of trees for the purpose of putting into the background the building itself.

The Canadian Niagara Power Company has worked during the late Fall upon the construction of its Power House building, and this work will occupy practically all of the summer of 1912. The Park area, therefore, surrounding the southerly extremity of this building presents the appearance of a construction camp, and will not be available for lawns and tree planting.

The Electrical Development Company will also use a portion of the area at its Power House temporarily for the completion of its station, preventing any development at this point.

All of which is respectfully submitted.

JOHN H. JACKSON,
Superintendent.

March 13th, 1912.

APPENDIX "B."

REPORT OF CHIEF GARDENER.

To the Superintendent of the Queen Victoria Niagara Falls Park.

SIR,—I submit herewith my Annual Report for the year ending December 31st, 1911, which comprises work of an important nature done in the various sections of the Horticultural Department, and referred to under the following headings.

THE CARE AND PRESERVATION OF THE TREES.

Perhaps the most important work in connection with the park system proper was that bestowed upon the trees which in many cases upon examination were found to be suffering through lack of food material. Evidently from their appearance nitrogenous organic matter was not present in the soil in sufficient quantities to meet the demands of the growing tree. This lack of organic matter is explained by the fact that fertilizer in any form has rarely, if ever, been applied to the soil, and that the leaves which fall in the autumn have in the past been removed and burned, instead of being piled in heaps until they become semi-decomposed in which state they should have been returned as a mulch above the feeding roots of the trees.

The Destruction of Fallen Leaves.—While many important chemical substances are formed as the result of combustion, the value of the ash of leaves does not justify their destruction by fire, and although it may be necessary to remove them from the lawns the practice of destruction should be deprecated. Leaves are nature's fertilizer, they act mechanically in opening the soil, render it pervious to air, serve as a sponge, and thus conserve the moisture. They supply organic matter or humus, which being dark in color absorbs the sun's heat, thus affording warmth to the soil, and upon decomposition amongst other products give of nitrogen in the form of ammonia the final nitrification of which is performed by bacteria nitric acid being formed which combines with calcium, sodium, potassium, etc., to form nitrates which being soluble are readily available as plant foods and supply the nitrogen required by the tree.

The Application of Fertilizers.—Examination of many trees throughout the park revealed the lack of organic matter in the soil. In order to relieve this state of exhaustion it became necessary to afford fertilizer in some form, the application was commenced late in the fall of 1911. The operation in the case of a poor unhealthy specimen consists in the removal of the sod under the Ambitus of the crown of the tree, gently forking the soil which is permeated with fibrous feeding roots and applying in some instances hardwood ashes, in others nitrate of soda in conjunction with other fertilizers, while in exceptional cases soil enriched with stable manure was deposited in varying quantities above the roots. After applying the fertilizer a mulch of litter or leaves was afforded with the object of protecting the root fibres from injury by frost as it is not intended to replace the sod until late spring so as to facilitate the beneficial influence of the spring rains in washing the manurial matter into contact with the feeding roots. To some trees a top dressing of stable manure was applied upon the sod, and by this means the surface soil will be considerably enriched in humus.

Tree Surgery.—The improved appearance of many trees testifies to the essential work of pruning and thinning which has been done during the past two years, and with improved equipment year by year, work of a more efficient nature will be done. The lack of skilled men with knowledge of the proper methods of pruning is detrimental, consequently the work is much retarded, however, it is well to proceed cautiously, as it is folly to allow unskilled persons to assume the responsibility, as mutilation of the trees would inevitably result.

LANDSCAPE IMPROVEMENT.

Much consideration has been given to this important phase of park work, and a systematized effort made to beautify the park system in a manner compatible with the environment. Perhaps at no other point in the Province are conditions of temperature, humidity, soil, etc., so favorable for the growth of native and exotic trees and shrubs, and in order to produce beautiful lasting effects, a system of natural grouping has been adopted wherever conditions will allow, with consecutiveness as the underlying principle.

The Restoration of the natural groups of trees.—In connection with the system of Landscape Architecture an attempt to restore the natural groves of trees has been made. The method consists of removing all dead trees, enriching the area to be planted with fertile soil, thence planting vigorous young trees of the species indigenous to the locality. This work has proved successful in the Queenston Heights portion of the park system, where the growth is chiefly that of Coniferae. By this method the natural landscape features are preserved, while the removal of dead trees affords to the living a better chance of survival.

The arrangement of exotics.—As the most dignified subjects in a large park are or should be the native trees whether as specimens or in groups, their association with exotic shrubs is not necessary. The beauty of a specimen lawn tree or even a group lies in its individuality as does the beauty of a specimen exotic shrub or an individual group of exotics. All shrubs growing beneath the trees are now being removed and planted in beds and groups. This arrangement enhances the beauty of the park, opens up wide stretches of lawn, and curtails expenditure on maintenance.

The herbaceous perennial collection of Flowering Plants.—The herbaceous garden which contains a valuable collection of herbaceous perennial and alpine

plants by reason of its lack of utility is in process of transformation. This work was started in the fall with the object of arranging the subjects in botanical order according to their natural classification. Not only do visitors enjoy the sight of the various flowers in their respective seasons, but are equally desirous of studying their characteristics and ascertaining the names in order to utilize them to beautify their gardens. This garden when completed, in addition to its usefulness, should also prove attractive in other respects.

Renovating the Lawns.—With the object of improving the lawns wherever a state of exhaustion was apparent in the sickly yellow color of the grass, an application of ten to fifteen tons of stable manure per acre was afforded during the early winter. A thorough top dressing was given in the Queenston Heights Park, and considerable stretches of lawn in the Queen Victoria Park were treated in like manner. The yellow appearance of the grass could hardly be due to an over acid condition in the soil as the underlying rock is limestone, lime must therefore be present in sufficient quantities to preserve neutrality.

Harmful Practices.—A few of the larger trees in the southerly end of the park are gradually dying, as the result of filling or grading around the base. In one or two cases the fill extended to a depth of six feet, thus preventing the access of oxygen which is necessary for the aeration of the soil in proximity to the roots, and to assist the nitrifying bacteria in the formation of soluble food materials. The method now adopted when filling around trees is to apply the soil gradually, probably six inches being added each year until the desired grade is reached. By this means the roots are encouraged to the surface, much to the improvement of the health of the trees.

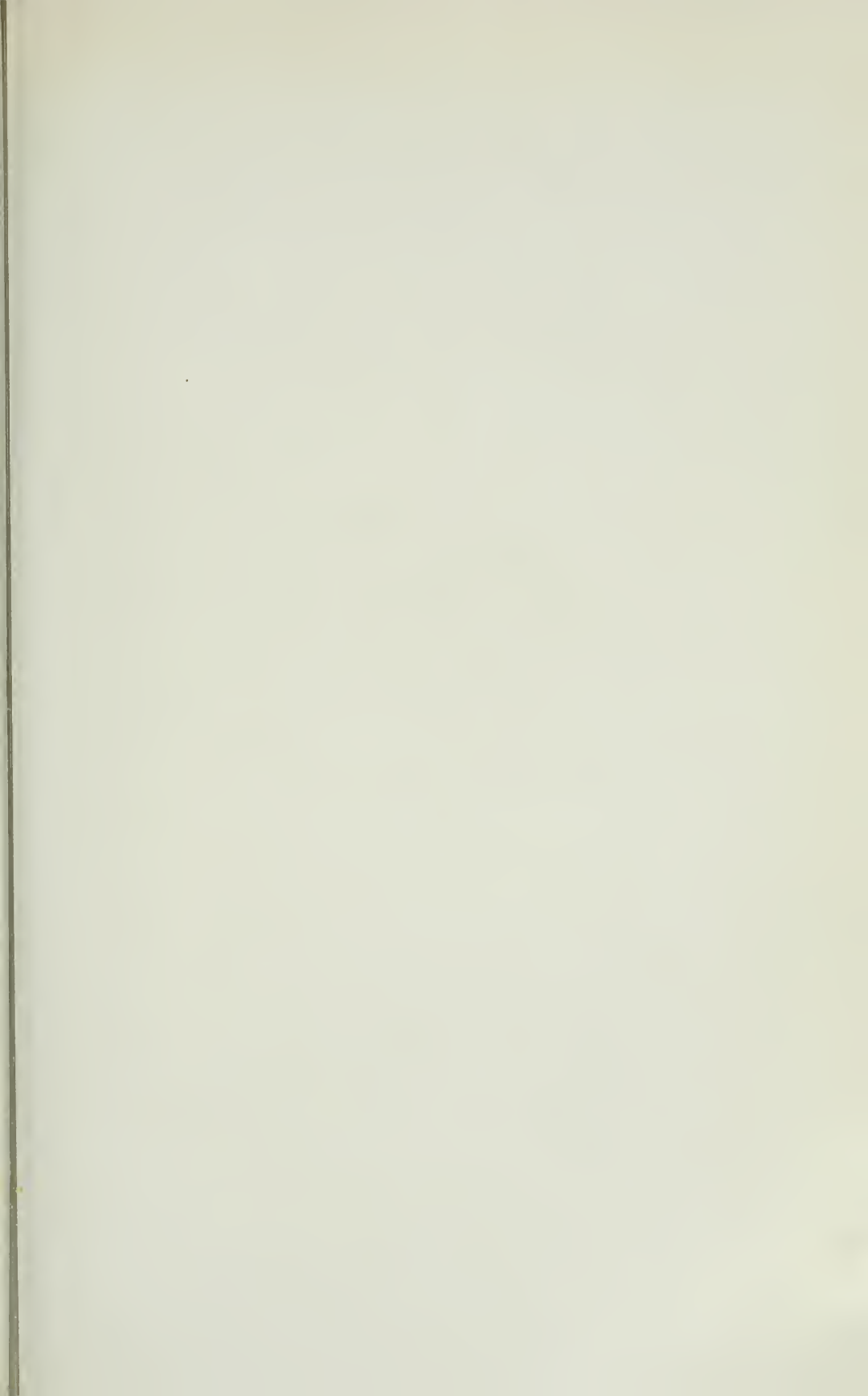
Fixed seats around the boles of Trees.—In the park system all fixed seats are being removed from the bases of the trees, as not only by their conspicuity they detract from their appearance, but the harmful effect of people treading around the base, and even as far out as the feeding roots is seen in the exposed root system, in the yellow color of the leaves, and also in the dead twigs. The conducting roots of the tree through which the soluble food materials are conducted should be protected to the same extent as the fibrous roots bearing the root hairs which absorb them. Portable seats are more conducive to the welfare of the trees and also to that of the lawns, as they can be removed whenever excessive tramping occurs.

INJURIOUS INSECT PESTS.

In comparison with that of the previous year the summer of 1911 was very hot and dry in this locality, consequently many trees suffered through drought and shed their leaves prematurely. In a condition of this kind trees are probably more susceptible to the attacks of insect pests than when growing freely, but fortunately they were remarkably free from their depredations. The only trees damaged to any extent were the English Elms (*Ulmus campestris*) and the White Birches (*Betula Alba*) the former being attacked by the Elm Leaf Beetle (*Galerucella luteola*) and the latter by aphides. In the case of the former the trees were sprayed with arsenate of lead, and in extreme cases with paris green, while in the latter kerosene or soap emulsions were used as remedies.

FUNGOID DISEASES.

The hot dry weather being unfavorable for the development of parasitic fungi very little injury resulted from this source, only one species, namely, the Tulip tree





Chrysanthemums. Park Greenhouses.

(*Liriodendron tulipifera*) suffered from the attack of a leaf fungus which rendered the trees somewhat unsightly, and caused a premature withering of the leaves. The remedy used in this case was Bordeaux mixture sprayed on the affected parts twice or thrice during the growing season.

As the humidity of the atmosphere during normal years in the Queen Victoria Park on account of the excessive moisture from the spray is so conducive to the development of fungi, considerable havoc is continually being wrought by their attacks on the hardwood trees. The result is that these subjects are continually menaced by rot. The remedy is to gouge out the diseased portions, apply an antiseptic such as Bordeaux mixture or Carbolineum by spraying into the cavity, thence paint the surface of the wound to preserve the wood and prevent the access of spores and bacteria after which the cavity is filled with concrete. This form of tree surgery has, during the pruning season of the past year, received the attention it merits.

THE BOULEVARD.

Probably the most important work undertaken during the year in connection with the Horticultural Department was the planting of trees along the Niagara River Boulevard. The selection of the trees and the planting of the various avenues and groups has been systematically done according to well considered plans.

Formal Planting.—Chiefly along the areas remote from the river has the formal avenue type of planting been undertaken, the "opposite vacancy" or alternating method being adopted, as the trees in the rows are not planted opposite each other the system allows of full development of crown through equal distribution of air, light, and moisture which are essential to a healthy condition. In order to allow of proper development of crown and root system the trees were placed proper distances apart; the distance being governed by the nature of the species or variety. The spacing of the trees in the various avenues is as follows:—Silver Maples 50 ft., Norway Maples 45 ft., Sugar Maples 45 ft., Catalpas 40 ft., White Oaks 50 ft., Pin Oaks 45 ft. and American Elms 50 ft. apart. In the vicinity of the Villages of Chippawa and Bridgeburg the formal method of planting has also been adopted, as the formality of the streets and the probable erection of buildings render it necessary.

Naturalistic or Informal Planting.—Along the areas adjacent to the river the natural style of planting has been chosen, the aim of which is to restore the Arboreal features as they previously existed to an extent compatible with those which will exist when the boulevard is completed. In all this naturalistic planting the natural growth in the vicinity of the river has been an index of the subjects to use in the general scheme.

The Selection of Trees.—The choice of trees for boulevard planting was largely influenced by soil conditions. The necessity of great care in this respect is obvious as the surface soil varies in nature from a heavy clay filled with ferrous salts, to the lightest type of infertile sand. Between these extremes, however, which are the exception rather than the rule exist varied soils rich in food material ideal for the production of splendid tree growth. Only trees specifically adapted to the soil were planted, and in all natural grouping native trees with few exceptions were used. In the formal avenues, however, exotics were to some extent included.

The Preservation of Existing Specimens.—With the object of retaining as far as possible any existing natural feature, many valuable trees which through denudation by the atmosphere and the river were deprived of soil have been protected to the extent that further erosion on the part of the latter is impossible. Rip-rap

walls have been built at these points and sufficient soil filled in around the trees to ensure their safety for many years.

As these old relics, apart from their aesthetic value indicate the nature of the early forest growth along the Frontier they should be preserved. In this connection it would be well if steps were taken to acquire several beautiful specimens which at present are out of the jurisdiction of the Parks Commission. These trees are located in some cases within a few feet of the boulevard boundary line and would be desirable acquisitions to the park system.

Respectfully submitted,

H. J. MOORE,
Chief Gardener.

January 4th, 1912.

APPENDIX "C."

ONTARIO EXECUTIVE COUNCIL OFFICE.

Copy of an Order-in-Council approved by His Honour the Administrator of the Government of the Province of Ontario, the 21st day of June, A.D. 1911:—

The Committee of Council have under consideration the annexed report of the Honourable the Attorney-General, dated 1st June, 1911, with reference to certain lands in the Township of Niagara acquired for the purposes of The Queen Victoria Niagara Falls Park, and advise that the same be concurred in and acted upon.

Certified.

(Sgd.) M. CURRY,

Asst. Clerk, Executive Council.

To His Honour the Administrator of the Government of the Province of Ontario.

The undersigned respectfully reports that in order to secure the land hereinafter described being kept in proper repair as and for a highway, and to prevent any noisome or offensive trade or business being carried thereon. The Commissioners for the Queen Victoria Niagara Falls Park, acting under and in pursuance of the Queenston Heights Park Act, 1908, have acquired that separate parcel or tract of land in the Township of Niagara, in the County of Lincoln, being Ordnance Lands within the meaning of the Revised Statutes of Canada respecting Ordnance and Admiralty Lands by Victor of Letters Patent under the Great Seal issued on 16th May, 1910, whereby the Governor General in Council did grant unto the said Commissioners, their successors, and assigns full power to enter upon possess and occupy all and singular that separate parcel or tract of land above mentioned, consisting of that portion of the Niagara Falls, Queenston Road, lying between the southerly limit of the Military Reserve at Queenston Heights and the southerly limit of the Village of Queenston, as more fully described in the said Letters Patent and as shown on a plan of the Niagara Queenston Road, in the

vicinity of Queenston Heights Park, signed by J. H. Jackson, Superintendent of the said Park, on 18th January, 1910, and of reference in the Ordnance Lands Branch of the Department of the Interior, containing an area of two acres and four-tenths of an acre, more or less, to have and to hold such power unto the Commissioners, their successors, and assigns by way of Lease during pleasure of His Majesty and upon the terms and conditions on the said Letters Patent set forth and containing, a copy whereof is hereby presented and filed—

And the undersigned advises that His Honour the Administrator of the Province of Ontario in Council consent under Sec. 3, Chap. 32, 8 Edw. VII., to the said Commissioners holding the said parcel or tract of land so acquired as aforesaid for the purposes hereinbefore mentioned, whereby the said parcel or tract be vested in the Commissioners for the Queen Victoria Niagara Falls Park, as Trustees for the Province, subject to the provisions of the Queenston Heights Park Act, 1908.

(Sgd.) J. J. Foy,
Attorney-General.

June 1st, 1911.

APPENDIX "D."

QUEEN VICTORIA NIAGARA FALLS PARK.

CONTRACT FOR THE CONSTRUCTION OF REINFORCED CONCRETE BRIDGES AT
 USHER'S CREEK.
 BOYER'S CREEK.
 BLACK CREEK.
 BAKER'S CREEK
 MILLER'S CREEK.
 NIAGARA RIVER BOULEVARD.

THIS AGREEMENT, made (in triplicate) this 19th day of April, A.D., 1911,

BY AND BETWEEN The Queen Victoria Niagara Falls Park Commission, of the first part, and

Rutherford and Patten, St. Catharines, of the second part.

WITNESSETH:

1. That the said party of the First Part has let and awarded to the Contractor, and in consideration of the covenants and agreements herein contained on the part of the Contractor to be kept and performed by him does hereby let and award to the said Contractor, the following described work or contract upon the following terms and conditions and specifications hereunto annexed, and in accordance with the plans thereof on file in the Office of the Commission at Niagara Falls, all of which form a part of this contract.

2. The work to be done and the materials to be furnished under this contract are described as being the construction of Reinforced Concrete Bridges on the Niagara River Boulevard, over Usher's Creek (50 ft. span), Boyer's Creek (30 ft. span), Black Creek (70 ft. span, 24 ft. width), Baker's Creek (30 ft. span), and Miller's Creek (30 ft. span).

3. And the said Contractor in consideration of the letting and awarding to him of the said contract and work, and in consideration of the payments herein-

after mentioned to be made to him by the said Commission, and under the provisions expressed in a Bond bearing even date with the presents and hereunto annexed, hereby agrees at his own proper cost and expense to do all the work, furnish all materials above set forth according to the true intent and meaning of the specifications and conditions herein contained.

4. And does further agree that he is fully informed regarding all the conditions affecting the work to be done and labor and materials to be furnished for the completion of this contract, and that his information was secured by personal investigation and research and not from the estimates of the engineer; and that he will make no claim against the Commission by reason of estimates, tests, or representations of any officer or agent of the Commission.

5. And does further agree that the said Commission shall be and are authorized to appoint an Engineer of Bridges on the said Boulevard and such assistants and inspectors as they may deem proper to inspect the work to be done under this agreement and to see that the same strictly corresponds with the specifications hereunto annexed.

6. To prevent all disputes and litigation, it is further agreed by and between the parties to this contract that the Engineer of Bridges on said Boulevard shall in all cases determine the amounts or quality of work to be done and which are to be paid for under this contract or in connection with said Boulevard construction, and he shall decide all questions which may arise relative to the execution of the contract or to said construction on the part of the Contractor, and his estimates, directions, and decisions shall be final and conclusive and binding upon the said Contractor.

7. It is understood that whatever conditions and specifications are mentioned herein, the conditions and specifications hereunto annexed are referred to and the same are to be taken as a part of this contract and construed therewith.

8. And it is further agreed that this contract shall be executed in triplicate, one of which triplicates shall be kept by the said Commission, one to be kept by the said Engineer, and one to be delivered to the Contractor.

9. And the said Contractor hereby agrees to receive the following lump sum and prices as full compensation for the use of forms, tools, patterns, plant, implements and machinery, including all transportation, etc., for the same, and for all labour for executing all the work contemplated in this contract; for all bailing, draining, and pumping of water; for all loss or damage arising out of the aforesaid work or from the action of the elements or from any unforeseen destruction or difficulties which may be encountered in the prosecution of the work, also for all expenses incurred by or in consequence of the suspension or discontinuance of the said works (in case the Engineer should so direct) and for the providing of such labor as the Engineer may require from time to time to assist him in the staking and laying out of the work, and for well and faithfully completing the work and the whole thereof in the manner and according to the plans and specifications and the requirements of the Engineer under them; it being distinctly understood that there shall be no claim for any extra work except as herein specially provided for; also the furnishing (including transportation) of all the materials necessary for the full completion of the work, and the keeping of the works in repair and in good working order until the final payments are made, the whole work to be completed according to the plans and specifications for the lump sum price of Twenty-three thousand eight hundred and sixty-five dollars (\$23,865.00), and further agrees

to any combination of the following additions and deductions per item, to or from the work shown on plans and described generally in Clause 2 of this Contract, and specially in the specifications hereunto attached, namely:

The addition or deduction of—

(a) Concrete	
Proportions 1 — 3 — 6 per cubic yard	\$ 7 00
Proportions 1 — 2 — 4 per cubic yard	9 00
(b) Piling, per lineal foot measured below the line of cut off....	35
(c) Driving two test piles as specified at Usher's Creek	100 00
(d) Foundation Excavation per cubic yard	50

10. The work embraced in this contract shall be begun within three (3) days after notice so to do shall have been given to the Contractor by the Engineer and carried on regularly and uninterruptedly thereafter with such a force as to secure its full completion or or before the 15th day of October, 1911, and that portion of the work comprising the construction of the bridges at Usher's, Boyer's, Baker's and Miller's Creeks, on or before the 1st day of September, 1911. The Engineer shall determine what is a fair proportion of the work to be completed during each month, to conform to the time limits, herein set forth.

11. And the said party of the second part further agrees that the said party of the first part shall be and is hereby authorized to deduct and retain out of the monies which may be due or become due to the said party of the second part under this agreement as damages for the non-completion of the work aforesaid within the time hereinbefore stipulated for its completion, or within such further time as in accordance with the provisions of this agreement shall be fixed or allowed for such performance or completion, the sum of twenty-five (\$25.00) dollars per day for each and every day the time employed upon the said work may exceed the time stipulated for its completion, or such stipulated time as the same may be increased as hereinbefore provided, which said sum of twenty-five (\$25.00) dollars per day is hereby in view of the difficulty of estimating such damages agreed upon, fixed and determined by the parties hereto as the liquidated damages that the party of the first part will suffer by reason of such default and not by way of penalty.

12. The party of the first part reserves the right of suspending the whole or any part of the work herein contracted to be done if it is deemed to be for the best interest of the Commission so to do without compensation to the Contractor for such suspension other than extending the time for completing the work as long a time as it may have been delayed by such suspension.

13. No charge shall be made by the Contractor for hindrance or delay from any cause during the progress of the work embraced in this contract.

14. The said Contractor further agrees that he will give personal attention constantly to the faithful prosecution of the work and will not assign or sub-let the work or any part thereof or any of the monies or orders payable under the contract without the previous written consent of the Commission, but will keep the same under his personal control; that no right under this contract nor to any orders or monies due or to become due hereunder shall be asserted against the said Commission or any members or officers thereof, by reason of any so-called assignment in law or equity of this contract or any part thereof, or of any monies or orders payable thereunder unless such assignments shall have been authorized

by the written consent of the Commission; that no person other than the party signing this agreement as the Contractor hereby now have any claim hereunder; that no claim shall be made except under a specific clause of this agreement by any person whatever.

15. In the event of the Contractor failing or neglecting for one (1) month to pay the wages of the men and teams employed on the works, the Commission, on the representation of the Engineer, reserve to themselves the right to pay all such wages ascertained to be due, and to deduct the amount of the same from any monies due or coming due to the Contractor upon this or any other contract.

16. It shall be lawful for the said Commission in case the said Contractor shall fail in the due performance of any part of his undertaking or shall become bankrupt or insolvent or shall compound with his creditors or propose any composition with his creditors for the settlement of his debts, or shall carry on or propose to carry on his business under inspectors on behalf of his creditors, or shall commit any act of bankruptcy, to relet the undertaking of said contract or any part thereof, and upon such condition as it may think fit, from time to time may engage workmen and provide all such materials, implements and apparatus, and employ the same in such manner as the said Engineer may think necessary and proper for completing the said works, or any part of them, and any loss, damage or deficiency that may arise in consequence of said bankruptcy or failure on part of the Contractor shall be paid and deducted out of the money retained by said Commission out of any work performed by said Contractor, and should said money so retained be not sufficient to indemnify and cover such losses, the deficiency then due shall be a charge on the Bond accompanying this instrument.

17. If the said Contractor is not, in the opinion of the Engineer, proceeding with the work expeditiously, continuously, and in accordance with the terms of this contract and to the satisfaction of the said Engineer, and so as to ensure in his opinion a satisfactory completion and delivery to the Commission by the date herein provided, and should the Engineer so certify to the Commission in writing, the said Commission shall thereupon require the said Contractor to proceed without delay with such force as may be directed, and in case of his refusal or neglect to completely comply with such requirements within three (3) days after being notified so to do, the said Commission may take possession of and complete said work at the expense of said Contractor as herein provided in case of failure or insolvency.

18. In order to enable the Contractor to prosecute the work advantageously the Engineer shall on or about the last Saturday of each month make an estimate in writing of the amount of work done and materials delivered to be used in the work, and of the value thereof according to the terms of this contract. The first such estimates shall be of the amount or quantity and value of the work done and materials delivered since the Contractor commenced the performance of this contract on his part. And every subsequent estimate, except the final one, shall be of the amount or quantity and value of the work done since the last preceding estimate was made. And such estimates of the amount and quantity shall not be required to be made by strict measurement, or with exactness, but they may, at the option of the Engineer, be approximate only. And upon such estimate being made the Commission will pay to the Contractor eighty (80) per cent. of such estimated value.

19. The Contractor shall deliver to the Engineer for extra work not covered by an established price as mentioned in Clauses 6 and 7 of the specifications here-

unto attached signed by himself or agent on or before the 3rd day of the month following that in which said extra work was done, and such accounts will be paid in full within five (5) weeks upon the Engineer's certificate for their correctness, and no claim whatever will be considered for works not so included in such account. Such payments on extra work shall not be construed, however, as an acceptance of any such work, and shall not lessen the liability of the Contractor to replace defective work, though the conditions of the same may not have been known to the Engineer at the time his certificate was given or acted upon.

20. The Contractor hereby further agrees to make all the needed repairs in the said work during a period of nine (9) months after its final completion: and he hereby further agrees that the Commission is authorized to retain out of the monies payable or to become payable to him under this agreement, the sum of five (5) per cent. on the amount of the contract, and to expend the same, or so much thereof as may be required in making the aforesaid repairs to the satisfaction of the Engineer, if after the delivery or mailing of a notice in writing to the Contractor or his agent, he shall neglect to make the aforesaid needed repairs within the time specified in such notice; and he (the Contractor) hereby further agrees to be responsible for any accident that may occur on account of the defective condition of the work.

21. It is further mutually agreed that whenever this contract, in the opinion of the Engineer, shall be completely performed on the part of the Contractor, the Engineer shall proceed with all reasonable diligence to measure up the work, if need be, and shall make out the final estimate for the same and shall certify the same; and upon the expiration of sixty days after the acceptance by the Commission of the work herein agreed to be done by the Contractor, the said Commission will pay to the said Contractor the amount remaining after deducting from the amount or value named in the last mentioned (final) certificate, all such sums as shall previously have been paid to the said Contractor under any of the provisions of the contract, and also such sums of money as by the terms they are authorized to reserve or retain, provided that nothing herein contained shall be construed to affect the right hereby reserved by the said Commission to reject the whole or any portion of the aforesaid work, should the said certificates be found or known to be inconsistent with the terms of this agreement or otherwise improperly given.

22. The Contractor on the completion of the contract shall return all plans, drawings, specifications, etc., to the Engineer at the Park Office.

23. And it is hereby agreed that the said Contractor shall indemnify and save harmless the Commission from and against all claims against the said Commission for all labour done and materials furnished under this contract, and shall furnish the said Commission with satisfactory evidence when requested, that all persons who have done work or furnished materials under this contract, for which the Commission might become liable, have been fully paid, or satisfactorily secured; and in case such evidence is not furnished an amount necessary and sufficient to meet the claims of persons aforesaid shall be retained from money due the said Contractor under this contract until the liabilities aforesaid shall be fully discharged or satisfactorily secured.

24. And the Contractor agrees that he will indemnify and save harmless the said Commission from all suits or actions of every name and description brought against the said Commission, for or on account of any damages received or sustained by any party or parties, by or from the said Contractor, his servants or

agents, in the construction of the said works, or by or in consequence of any negligence in guarding the same, or any improper materials furnished by the Contractor used in its construction or by or on account of any act or omission of the said Contractor and that the Contractor will faithfully perform this contract according to the true intent and meaning thereof, and the said Contractor hereby further agrees that so much of the money due to him under and by virtue of this agreement as shall be considered necessary by the said Commission may be retained by the said Commission until all such suits or claims for damages as aforesaid shall have been settled and evidence to that effect furnished to the satisfaction of the said Commission.

25. And the Contractor further agrees that he will execute and deliver to the said Commission a Bond by an approved Surety Company in the sum of Seven thousand five hundred (\$7,500) dollars provided for the carrying out of this work according to this contract and the specifications hereunto attached.

26. This agreement shall enure to the benefit of and be binding upon the successors and assigns of the Commission and the heirs, executors, administrators and assigns of the said Contractor, as well as upon the Commission and Contractor.

IN WITNESS THEREOF, the parties to these presents have hereunto set their hands and seals, the day and year herein first written.

SIGNED, SEALED AND
DELIVERED:

In the presence of

JEAN WAID.

W. S. McNAMARA.

W. S. McNAMARA.

W. S. McNAMARA.

QUEEN VICTORIA NIAGARA
FALLS PARK COMMISSIONERS.

J. W. LANGMUIR,

Chairman.
(Seal.)

RUTHERFORD & PATTEN.
(Seal.)

F. N. RUTHERFORD.
(Seal.)

BENJ. B. PATTEN,
(Seal.)

The Commissioners for the Queen Victoria Niagara Falls Park, acting in pursuance of Section 49 of the Ontario Public Works Act, hereby accept the above written contract with the parties therein named of the second part and all the provisions thereof, as well on behalf of them, the said Commissioners, in their Corporate capacity, and also in the name and on behalf of His Majesty the King, and in witness whereof the Chairman, as duly authorized, has affixed the Corporate Seal and his own signature on the day and year first above written.

J. W. LANGMUIR,

(Seal. Q.V.P.)

Chairman.

APPENDIX "E."

QUEEN VICTORIA NIAGARA FALLS PARK.

CONTRACT FOR THE CONSTRUCTION OF THE NIAGARA RIVER BOULEVARD.
SECTION No. 4B—SHIPYARD.

THIS AGREEMENT made (in triplicate) this 22nd day of May, A.D., 1911,
BY AND BETWEEN The Queen Victoria Niagara Falls Park Commission,
of the first part, and

The Power City Stone Company, Limited, of the second part.

WITNESSETH:

1. That the said party of the first part has let and awarded to the Contractor, and in consideration of the covenants and agreements herein contained on the part of the Contractor to be kept and performed by him does hereby let and award to the said Contractor, the following described work or contract upon the following terms and conditions and specifications hereunto annexed, and in accordance with the plans thereof on file in the Office of the Commission at Niagara Falls, all of which form a part of this contract.

2. The work to be done and the materials to be furnished under this contract are described as being the construction of Section No. 4B Shipyard, Niagara River Boulevard, a distance of 5,182 lineal feet.

3. And the said Contractor in consideration of the letting and awarding to him of the said contract and work, and in consideration of the payments hereinafter mentioned to be made to him by the said Commission, and under the penalty expressed in a Bond bearing even date with the presents and hereunto annexed, hereby agrees at his own proper cost and expense to do all the work, furnish all materials above set forth according to the true intent and meaning of the specifications and conditions herein contained.

4. And does further agree that the said Commission shall be and are authorized to appoint an Engineer of the said Boulevard and such assistants and inspectors as they may deem proper to inspect the work to be done under this agreement, and to see that the same strictly corresponds with the specifications hereunto annexed.

5. To prevent all disputes and litigation, it is further agreed by and between the parties to this contract that the Engineer of the said Boulevard shall in all cases determine the amounts or quality of work to be done and which are to be paid for under this contract or in connection with the said boulevard construction, and he shall decide all questions which may arise relative to the execution of the contract, or to said construction on the part of the Contractor, and his estimates, directions and decisions shall be final and conclusive and binding upon the said Contractor.

6. It is understood that whatever conditions and specifications are mentioned herein, the conditions and specifications hereunto annexed are referred to, and the same are to be taken as a part of this contract and construed therewith.

7. And it is further agreed that this contract shall be executed in triplicate, one of which triplicates shall be kept by the said Commission, one to be kept by the said Engineer, and one to be delivered to the Contractor.

8. And the said Contractor hereby agrees to receive the following lump sum and prices as full compensation for the use of forms, tools, patterns, plant, implements and machinery, including all transportation, etc., for the same, and for all the labour for executing all the work contemplated in this contract; for all bailing, draining, and pumping of water; for all loss or damage arising out of the aforesaid work or from the action of the elements or from any unforeseen destruction or difficulties which may be encountered in the prosecution of the work, also for all expenses incurred by or in consequence of the suspension or discontinuance of the said works (in case the Engineer should so direct) and for the providing of such labour as the Engineer may require from time to time to assist him in the staking and laying out of the work, and for well and faithfully completing the work and the whole thereof in the manner and according to the plans and specifications and the requirements of the Engineer under them, it being distinctly understood that there shall be no claim for any extra work except as herein specially provided for; also the furnishing (including transportation) of all the materials necessary for the full completion of the work, and the keeping of the works in repair and in good order until the final payments are made, the whole work to be completed according to the plans and specifications for the lump sum price of Thirteen thousand seven hundred and ninety-five dollars, and further agrees to any combination of the following additions and deductions per item, to or from the work shown on plans and described generally in Clause 2 of this contract, and specially in the specifications hereunto attached, namely:—

The addition or deduction of:

(a) Pipe culverts (concrete tile furnished by the Commission) as per specifications, with the exception of extra head walls, at outlet ends, as follows:

8 inch per lineal foot . . . . .	.30c.
12 inch per lineal foot . . . . .	.35c.
15 inch per lineal foot . . . . .	.45c.
18 inch per lineal foot . . . . .	.55c.
24 inch per lineal foot . . . . .	.70c.

(b) Extra head walls at outlet ends of extra pipe culverts \$7.50

(c) Construction of three (3) foot by two (2) foot, six (6) inch reinforced concrete box culverts complete as per specifications, as follows:

Single box per lineal foot	\$2.50
Twin box per lineal foot	4.50

(d) Construction of catch basins complete as per specifications, each.. \$6.00

(e) Furnishing and laying four (4) inch tile drain as per Clause 24, ten (10) cents per lineal foot.

(f) Macadam roadway complete as per Clause 25 of specifications, including rolling of subgrade, construction of shoulders and side ditches per square yard of macadam surface \$1.25

(g) One course macadam roadway (rubble course only) as per Clause 27, Section "B," of specifications, including rolling of subgrade, construction of shoulders and side ditches per square yard of macadam surface 70

(h) Roadway excavation, including Creek Diversion, also any other material borrowed outside of Boulevard Right of Way per cubic yard 30

(i) Catch water ditch excavation, per cubic yard 15

(j) Rip-Rap per cubic yard 2.00

9. The work embraced in this contract shall be begun within three (3) days after notice so to do shall have been given to the Contractor by the Engineer, and carried on regularly and uninterruptedly thereafter with such a force as to secure its full completion on or before the First day of August, 1911, and such portions thereof shall be completed in each month as the Engineer shall determine is a fair proportion thereof.

10. And the said party of the second part further agrees that the said party of the first part shall be and is hereby authorized to deduct and retain out of the monies which may be due or become due to the said party of the second part under this agreement as damages for the non-completion of the work aforesaid within the time hereinbefore stipulated for its completion, or within such further time as in accordance with the provisions of this agreement shall be fixed or allowed for such performance or completion, the sum of Twenty-five (\$25.00) dollars per day for each and every day the time employed upon the said work may exceed the time stipulated for the completion or such stipulated time as the same may be increased as hereinbefore provided, which said sum of Twenty-five (\$25.00) dollars per day is hereby in view of the difficulty of estimating such damages agreed upon, fixed and determined by the parties hereto as the liquidated damages that the party of the first part will suffer by reason of such default, and not by way of penalty.

11. The party of the first part reserves the right of suspending the whole or any part of the work herein contracted to be done if it is deemed to be for the best interest of the Commission so to do without compensation to the Contractor for such suspension other than extending the time for completing the work as long a time as it may have been delayed by such suspension.

12. No charge shall be made by the Contractor for hindrance or delay from any cause during the progress of the work embraced in this contract.

13. The said Contractor further agrees that he will give personal attention constantly to the faithful prosecution of the work, and will not assign or sub-let the work or any part thereof or any of the monies or orders payable under the contract without the previous written consent of the Commission, but will keep the same under his personal control; that no right under this contract nor to any orders or monies due or to become due hereunder shall be asserted against the said Commission or any members or officers thereof, by reason of any so-called assignment in law or equity of this contract or any part thereof, or of any monies or orders payable thereunder unless such assignment shall have been authorized by the written consent of the Commission; that no person other than the party signing this agreement as the Contractor hereby now have any claim hereunder; that no claim shall be made except under a specific clause of this agreement by any person whatever.

14. In the event of the Contractor failing or neglecting for one (1) month to pay the wages of the men and teams employed on the works, the Commission on the representation of the Engineer reserve to themselves the right to pay all such wages ascertained to be due and to deduct the amount of the same from any monies due or coming due to the Contractor upon this or any other contract.

15. It shall be lawful for the said commission, in case the said Contractor shall fail in the due performance of any part of his undertaking or shall become bankrupt or insolvent or shall compound with his creditors or propose any composition with his creditors for the settlement of his debts, or shall carry on or

propose to carry on his business under inspectors on behalf of his creditors, or shall commit any act of bankruptcy, to relet the undertaking of said contract or any part thereof, and upon such condition as it may think fit, or from time to time may engage workmen and provide all such materials, implements and apparatus, and employ the same in such manner as the said Engineer may think necessary and proper for completing the said works, or any part of them, and any loss, damage or deficiency that may arise in consequence of said bankruptcy or failure on part of the Contractor shall be paid and deducted out of the money retained by the said Commission out of any work previously performed by said Contractor, and should said money so retained be not sufficient to indemnify and cover such losses, the deficiency then due shall be a charge on the Bond accompanying this instrument.

16. If the said Contractor is not, in the opinion of the Engineer, proceeding with the work expeditiously, continuously and in accordance with the terms of this contract and to the satisfaction of the said Engineer, and so as to ensure in his opinion a satisfactory completion and delivery to the Commission by the date herein provided, and should the Engineer so certify to the Commission in writing, the said Commission shall thereupon require the said Contractor to proceed without delay with such force as may be directed, and in case of his refusal or neglect to completely comply with such requirements within three (3) days after being notified so to do, the said Commission may take possession of and complete said work at the expense of said Contractor as herein provided in case of failure or insolvency.

17. In order to enable the Contractor to prosecute the work advantageously, the Engineer shall on or about the last Saturday of each month make an estimate in writing of the amount of work done and materials delivered to be used in the work and of the value thereof according to the terms of this contract. The first such estimates shall be of the amount or quantity and value of the work done and materials delivered since the Contractor commenced the performance of this contract on his part. And every subsequent estimate, except the final one, shall be of the amount or quantity and value of the work done since the last preceding estimate was made. And such estimates of the amount and quantity shall not be required to be made by strict measurement, or with exactness, but they may, at the option of the Engineer, be approximate only. And upon such estimate being made the Commission will pay to the Contractor eighty (80) per cent. of such estimated value.

18. The Contractor shall deliver to the Engineer for extra work not covered by an established price as mentioned in Clauses 6 and 7 of the specifications hereunto attached signed by himself or agent on or before the 3rd day of the month following that in which said extra work was done, and such accounts will be paid in full within five (5) weeks upon the Engineer's certificate for their correctness, and no claim whatever will be considered for works not so included in such account. Such payments on extra work shall not be construed, however, as an acceptance of any such work, and shall not lessen the liability of the Contractor to replace defective work, though the conditions of the same may not have been known to the Engineer at the time his certificate was given or acted upon.

19. The Contractor hereby further agrees to make all the needed repairs in the said work during a period of nine (9) months after its final completion, and he hereby further agrees that the Commission is authorized to retain out of the

monies payable or to become payable to him under this agreement, the sum of five (5) per cent. on the amount of the contract, and to expend the same, or so much thereof as may be required in making the aforesaid repairs to the satisfaction of the Engineer, if after the delivery or mailing of a notice in writing to the Contractor or his agent, he shall neglect to make the aforesaid needed repairs within the time specified in such notice; and he (the Contractor) hereby further agrees to be responsible for any accident that may occur on account of the defective condition of the work.

20. It is further mutually agreed, that whenever this contract, in the opinion of the Engineer, shall be completely performed on the part of the Contractor, the Engineer shall proceed with all reasonable diligence to measure up the work, if need be, and shall make out the final estimate for the same and shall certify the same; and upon the expiration of sixty days after the acceptance by the Commission of the work herein agreed to be done by the Contractor, the said Commission will pay to the said Contractor the amount remaining after deducting from the amount or value named in the last mentioned (final certificate) all such sums as shall previously have been paid to the said Contractor under any of the provisions of the contract, and also such sums of money as by the terms they are authorized to reserve or retain provided that nothing herein contained shall be construed to affect the right hereby reserved by the said Commission to reject the whole or any portion of the aforesaid work should the said certificate be found or known to be inconsistent with the terms of this agreement or otherwise improperly given.

21. The Contractor on the completion of the contract shall return all plans, drawings, specifications, etc., to the Engineer at the Park Office.

22. And it is hereby agreed that the said Contractor shall indemnify and save harmless the Commission from and against all claims against the said Commission for all labour done and materials furnished under this contract, and shall furnish the said Commission with satisfactory evidence, when requested, that all persons who have done work or furnished materials under this contract, for which the Commission might become liable, have been fully paid, or satisfactorily secured; and in case such evidence is not furnished an amount necessary and sufficient to meet the claims of persons aforesaid shall be retained from money due the said Contractor under this contract, until the liabilities aforesaid shall be fully discharged or satisfactorily secured.

23. And the Contractor agrees that he will indemnify and save harmless the said Commission from all suits or actions of every name and description brought against the said Commission, for or on account of any damages received or sustained by any party or parties, by or from the said Contractor, his servants or agents, in the construction of the said works, or by or in consequence of any negligence in guarding the same, or any improper materials furnished by the Contractor used in its construction or by or on account of any act or omission of the said Contractor, and that the Contractor will faithfully perform this contract according to the true intent and meaning thereof; and the said Contractor hereby further agrees that so much of the money due to him under and by virtue of this agreement as shall be considered necessary by the said Commission may be retained by the said Commission until all such suits or claims for damages as aforesaid shall have been settled and evidence to that effect furnished to the satisfaction of the said Commission.

24. And the Contractor further agrees that he will execute and deliver to the said Commission a Bond by an approved Surety Company, in the sum of Four thousand (\$4,000.00) dollars provided for the carrying out of the work according to this contract and the specifications hereunto attached.

25. This agreement shall enure to the benefit of and be binding upon the successors and assigns of the Commission and the heirs, executors, administrators and assigns of the said Contractor as well as upon the Commission and Contractor.

IN WITNESS THEREOF, the parties to these presents have hereunto set their hands and seals, the day and year herein first written.

SIGNED, SEALED AND
DELIVERED

In the presence of

JEAN WAID.

(Seal. Q.V.P.)

J. M. MCKENZIE.

(Seal. P.C.S. Co.)

QUEEN VICTORIA NIAGARA FALLS
PARK COMMISSION.

J. W. LANGMUIR,
Chairman.

THE POWER CITY STONE COMPANY,
LIMITED.

J. H. SYMMES,
President.

ROBIN BOYLE,
Secretary.

The Commissioners for the Queen Victoria Niagara Falls Park, acting in pursuance of Section 49 of the Ontario Public Works Act, hereby accept the above written contract with the parties therein named of the second part and all the provisions thereof, as well on behalf of them the said Commissioners in their Corporate capacity, and also in the name and on behalf of His Majesty the King, and in witness thereof the Chairman, as duly authorized, has affixed the Corporate Seal and his own signature on the day and year first above written.

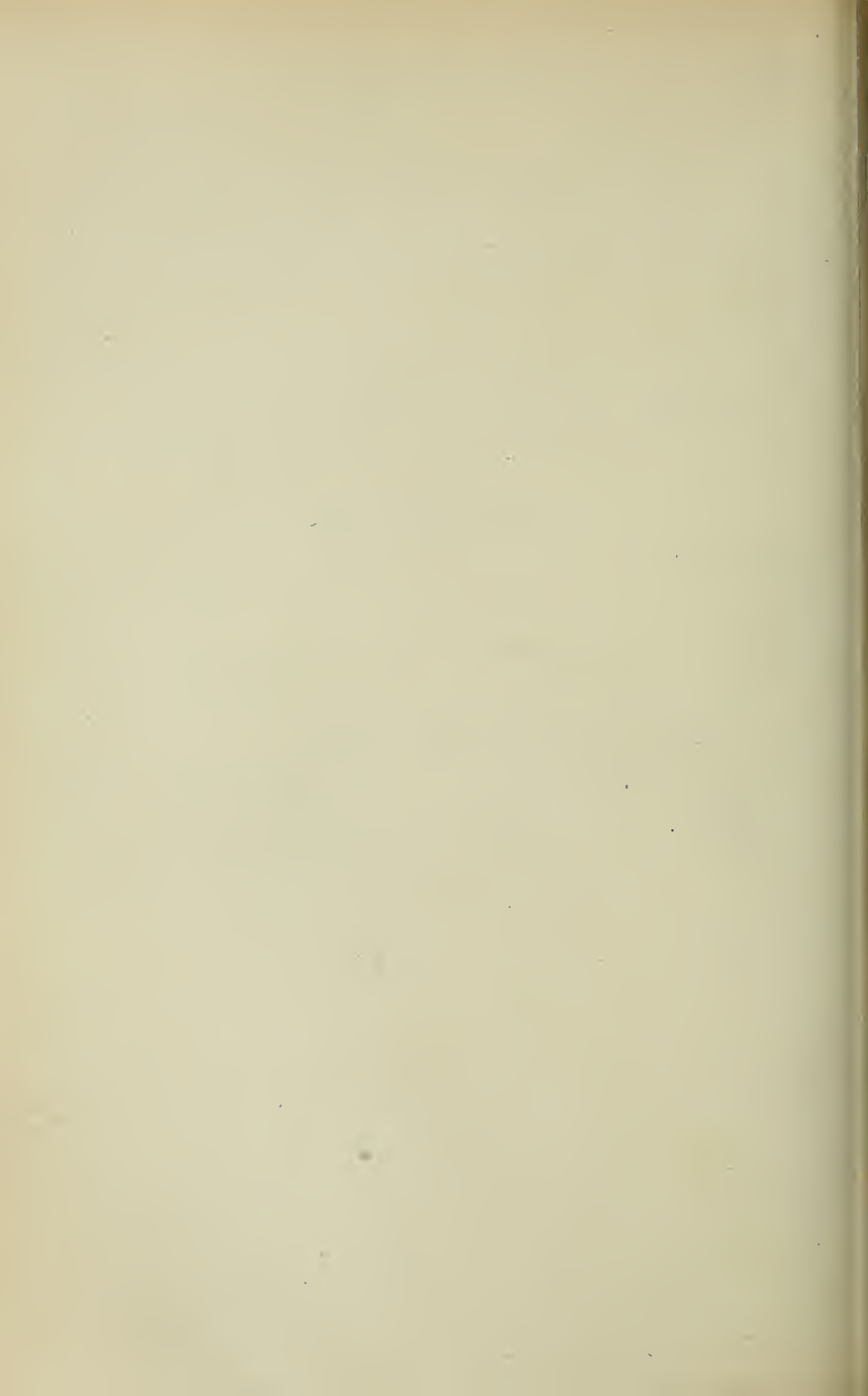
J. W. LANGMUIR,
Chairman.

(Seal.)

QUEEN VICTORIA NIAGARA FALLS PARK.

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DETAILED REPORT
OF THE
Inspector of Insurance
AND
Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1911.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
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1912.

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TORONTO

To His Honour Sir JOHN MORISON GIBSON, Knight Commander of the Most Distinguished Order of St. Michael and St. George, a Colonel in the Militia of Canada, etc., etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Detailed Report of the Inspector of Insurance and Registrar of Friendly Societies for the year ended 31st December, 1911.

Respectfully submitted,

J. J. FOY,

Attorney-General.

TORONTO, 30th September, 1912.

TORONTO, 30th September, 1912.

To the Honourable J. J. FOY, K.C., M.P.P., etc.,

Attorney-General.

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of 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.

All of the Companies in Division A, except Ocean and Inland 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 detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland 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 surplus fund; and, if a surplus fund is maintained, whether any of this surplus is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report upon Division C contains in substance the Annual Statements for the year ending 31st December, 1911, made by the Friendly Societies to the Department of Insurance for 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 the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Inspector of Insurance and Registrar of Friendly Societies.

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Index B: Provincial Licensees, standing registered at the 30th September, 1912, 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 30th September, 1912, being Societies registered by the Province of Ontario, for the transaction of insurance therein.



DIVISION A.

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

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

NOTE.—Reports heretofore made respecting such companies 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 policyholders of those several countries. In the present report, except in the case of new admissions to registry, 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, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies (and since 4th May, 1910, Inland Marine Companies, see 9-10 Edward VII. (1910, c. 32 (D))), 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 and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 6th April, 1912.

DIVISION A.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 4424.

Certificate of Registry 2333.

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

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

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 of £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; and see new paragraph 2 *supra*.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Accident, Guarantee and Sickness Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$303,777, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 4398.

Certificate of Registry No. 2307.

DIRECTORS AND OFFICERS.

Directors.—Hon. George A. Cox, Toronto; Hon. R. Jaffray, Toronto; Adam Brown, Hamilton; E. W. Cox, Toronto; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K. C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Lougheed, Calgary, Alta.; Col. the Hon. John M. Gibson, K.C.M.G., Toronto; Duncan Coulson, Toronto; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.

Officers:—Hon. George A. Cox, President, Toronto; J. H. Plummer, Vice-President, Toronto; E. W. Cox, General Manager, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. 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 Insurance Company, 56 Vict., Chap. 76; Canada (1910), chap. 32, 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 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance. *

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,950, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 4461.

Certificate of Registry No. 2371.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, T. B. Parkinson, 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 \$2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing the date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently; Deposit accepted at the value of \$4,623,354, being \$100,000 (A), and \$4,523,354 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 4449.

Certificate of Registry No. 2359.

DIRECTORS AND OFFICERS.

Directors.—E. B. Greenshields, Montreal; H. V. Meredith, Montreal; W. M. Ramsay, Montreal; E. T. Galt, Montreal; D. Forbes Angus, Montreal.

Officers:—D. M. McGoun, Manager for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, 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. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O. 1897, c. 203; Dominion of Canada (1910), chap. 32, 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 £33 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$5,839,317, being \$133,622 Life A, and \$5,705,695 Life B; also \$1,066,468 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 4496.

Certificate of Registry No. 2406.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, 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, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 33, The Companies (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit Accepted at the value of \$1,202,371, being \$107,067 Life A, \$137,535 Life B, and \$957,769 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 4387.

Certificate of Registry No. 2296.

DIRECTORS AND OFFICERS.

Directors:—W. H. Beatty, Toronto; W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Hon. J. Young, Galt; S. Nordheimer, Toronto; William Whyte, Winnipeg; D. R. Wilkie, Toronto; E. B. Osler, M.P., Toronto; F. Wyld, Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto.

Officers:—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, and Chairman of the Board, Toronto; Frederick Wyld, Vice-President, Toronto; W. C. Macdonald, Secretary, Toronto.

1. Head Office, Toronto, Ontario. 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. (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 policyholders 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 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit \$85,367, accepted at the value of \$75,847, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 4401.

Certificate of Registry No. 2310.

1. Head Office, Liverpool England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal 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; 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 Royal Insurance Company Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act, 1845, and re-registered with unlimited liability under the Companies' Act, 1862) was incorporated under the Companies' Acts, 1862 to 1900 as a *Limited Company* on the 19th June, 1907. F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,472,484.

WESTERN ASSURANCE COMPANY.

Register No. 4487.

Certificate of Registry No. 2397.

DIRECTORS AND OFFICERS.

Directors:—Hon. Geo. A. Cox, Toronto; E. R. Wood, Toronto; Robt. Bickerdike, M.P., Montreal; E. W. Cox, D. B. Hanna, Alex. Laird, Z. A. Lash, A. Myers, Geo. A. Morrow, Frederic Nicholls, Sir Henry Pellatt, Toronto; W. R. Brock, Toronto; John Hoskin, Tunbridge Wells, England; J. K. Osborne, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; W. R. Brock, Vice-President, W. B. Meikle, Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. 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 in 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$60,896, held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 4394.

Certificate of Registry No. 2303.

1. Head Office, 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; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$451,390, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 4416.

Certificate of Registry No. 2325.

Directors:—G. E. Drummond, Montreal; Sir E. S. Clouston, Bart., Montreal; F. W. Thompson, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal, W. M. Macpherson

Officers:—Sir E. S. Clouston, Bart., Chairman, Montreal; J. Gardner Thompson, Resident Manager, Montreal; J. W. Binnie, Deputy-Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, J. Carl 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; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited 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 limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913 to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,148,223.

PHŒNIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phœnix Society; from A. D. 1813 to 1902, The Phœnix Assurance Company; from 1902 to the present time The Phœnix Assurance Company, Limited.]

Register No. 4448.

Certificate of Registry No. 2358.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, 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 now related as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively.* Legislation (private): 58-9 V., c. 73 (Imp.) "The Phœnix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By Agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phœnix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908) c. 145 (D), the Dominion authorized The Phœnix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,170,892; being \$386,712 Life and \$784,180 Fire; also \$1,589,288 vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Register No. 4412.

Certificate of Registry No. 2321.

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: Parliament of Great Britain, 7 and 8 Vict., chap. 210, 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 member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1912, and expiring on 31st of March, 1913, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$453,451 held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 4476.

Certificate of Registry No. 2386.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., 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 31st of March, 1912, and expiring the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of \$2,853,591, held by the Receiver-General at Ottawa. Also \$4,334,130 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 4420.

Certificate of Registry No. 2329.

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 liability of shareholders is limited to the 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$521,654.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 4410.

Certificate of Registry No. 2319.

DIRECTORS AND OFFICERS.

Directors:—William A. Sims, Bushey Heath, Eng.; Alfred Wright, Toronto; A. E. Blogg, Toronto; Alex. McLean, Toronto; A. W. Blake, Winnipeg; T. F. Dobbin, Montreal; V. Chateaufvert, Colin E. Sword, Quebec; R. Audette, Quebec.

Officers:—V. Chateaufvert, President, Quebec; R. Audette, Gen. Manager, Quebec; Colin E. Sword, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, 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 Insurance 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 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 31st March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$145,526; held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4406.

Certificate of Registry No. 2315.

DIRECTORS AND OFFICERS.

Directors: M. H. Aikins, M.D., Burnhamthorp; Thos. C. Haslett, K.C., Hamilton; David A. Dunlop, Charles Wurtle, W. G. Watson, John B. Holden, Robert E. H. Laschinger, John I. Grover, Toronto; John Lennox, F. F. Dalley, and F. J. Howell, Hamilton.

Officers:—M. H. Aikins, M.D., Burnhamthorp; Thomas C. Haslett, Hamilton; Vice-Presidents; Alfred N. Mitchell, Assist. General Manager, Hamilton; Walter H. Davis, Secretary, Hamilton.

1. Head Office, Hamilton, Ontario. 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, 1885, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C., chap. 34, 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 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$73,889.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register no. 4464.

Certificate of Registry No. 2374.

CANADIAN TRUSTEES.

W. M. Ramsay, Chairman, Montreal; Hon. A. Desjardins, Vice Chairman, Montreal; W. R. Smith, J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

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 Deeds 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 Company's 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 insurance 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 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, (56-7 V., c. 13), 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 policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and 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 March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$565,512, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 4391.

Certificate of Registry No. 2300.

DIRECTORS AND OFFICERS.

Directors:—Hartland S. MacDougall, Montreal; Sir Edward S. Clouston, Bart., Montreal; George Hague, Montreal; William Wainwright, Montreal; H. W. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, New York; P. Stockton, Boston.

Officers:—Hartland S. MacDougall, President, Montreal; W. Wainwright, Vice-President, Montreal; H. E. Rawlings, Managing Director, Montreal; R. B. Scott, Secretary-Treasurer, Montreal.

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, 35 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 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 of March, 1912, and expiring on the 31 day of March, 1913, to transact Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$56,550, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 4513.

Certificate of Registry No. 2423.

DIRECTORS AND OFFICERS.

Directors:—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto; John M. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, Toronto.

Officers:—Edward Gurney, President, Toronto; L. Goldman, A.I.A., F.C.R., 1st Vice-President and Managing Director, Toronto; J. K. Osborne, 2nd Vice-President, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. 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 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,950, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 4408.

Certificate of Registry No. 2317.

DIRECTORS AND OFFICERS.

Directors:—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston, Oswal Cecil Magniac, Harry Mosenthal, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Sir James Lyle Mackay, G.C.M.G.

Officers:—Herbert Brooks, Chairman; Francis Alexander Johnston, Vice-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, 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. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

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

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$376,187, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 4538.

Certificate of Registry No. 2449.

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 policyholders. Under the law of New York State when the 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 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A), is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of \$2,050,982, being \$100,000 (A) and \$1,950,982 (B). Also \$3,825,900, in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 4390.

Certificate of Registry No. 2299.

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 Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$292,351, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 4549.

Certificate of Registry No. 2460.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Joseph T. Dierkes, 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 election 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 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$6,361,462, held by the Government; being \$100,000 Life A. and \$6,261,462 Life B. also \$3,168,709, vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 4417.

Certificate of Registry No. 2326.

DIRECTORS AND OFFICERS.

Directors:—Hon. Geo. A. Cox, Toronto; W. R. Brock, Toronto; Augustus Myers, Toronto; John Hoskin, K.C., LL.D., England; Lt.-Col. Sir H. M. Pellatt, Toronto; E. W. Cox, Toronto; R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; Alex. Laird, Toronto; Z. A. Lash, K.C., Toronto; G. A. Morrow, Toronto; Frederick Nicholls, Toronto; J. K. Osborne, Toronto; E. R. Wood, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; W. R. Brock, Vice-President; W. B. Meikle, Managing Director, Toronto.

1. Head Office, Toronto. 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, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D).

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

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$41,000 Municipal Debentures, and \$21,400 Loan Company Debentures. (Accepted at \$58,520.)

CALEDONIAN INSURANCE COMPANY.

Register No. 4446.

Certificate of Registry No. 2356.

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, right and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, 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, 55-6, V., c. 7, 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 rising 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, on 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 day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, \$256,959; Loan Company Debentures, \$60,833. South Australian Government Bonds, \$48,667, total \$366,459 (accepted at \$348,380.)

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

Register No. 4400.

Certificate of Registry No. 2309.

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 powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$276,332, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 4441.

Certificate of Registry No. 2351.

DIRECTORS AND OFFICERS.

Directors:—Fred E. Richards, Portland, Me.; Arthur L. Bates, Portland, Me.; Josiah H. Drummond, Portland, Me.; Edward A. Noyes, Portland, Me.; Frank E. Allan, Portland, Me.; Seldom Connor, Augusta, Me.; David G. Hamilton, Chicago, Ill.; J. Frank Lang, Portland, Me.; Henry B. Cleaves, Portland, Me.; William T. Cobb, Rockland, Me.; Edward B. Winslow, Portland, Me.; Charles H. Prescott, Biddeford, Me.

Officers:—Fred E. Richards, President, Portland; Arthur L. Bates, Vice-President, Portland; J. Frank Lang, Secretary, Portland.

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. 39 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 examinations 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

4. *Deposited assets*.— Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,441,633, being \$100,000 (A), and \$1,341,633 (B).

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 4454.

Certificate of Registry No. 2364.

DIRECTORS AND OFFICERS.

Directors:—William B. Clark, Hartford, Conn.; Austin C. Dunham, Hartford, Conn.; George Roberts, Hartford, Conn.; Charles C. Beach, Hartford, Conn.; Frederick R. Foster, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; Charles L. Spencer, Suffield, Conn.; John R. Hills, Hartford, Conn.; James G. Batterson, New York; John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Rockville; L. F. Butler, Hartford, Conn.; C. L. F. Robinson, Hartford, Conn.

Officers:—Sylvester C. Dunham, President, Hartford, Conn; John L. Way, L. F. Butler, Vice-Presidents, Hartford, Conn; James L. Howard, Secretary, Hartford, Conn.

1. Head office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, 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, 1912, and expiring on the 31st day of March, 1913, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total, \$872,900. Also \$2,000,000 in the hands of Canadian Trustees under the Insurance Act, accepted at the value of \$2,822,053 being \$103,500 (Life A.), \$2,447,053 (Life B.), and \$270,000 (Accident).

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4539.

Certificate of Registry No. 2450.

DIRECTORS AND OFFICERS.

Directors:—R. Macaulay, Montreal; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Philadelphia; H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal.

Officers:—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, F.I.A., Managing Director and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, 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, \$700,000, of which there has been paid up \$105,000

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 4501.

Certificate of Régistry No. 2411.

1. Head Office, Edinburgh, 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 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 the paid up capital, increasing the same to £100,000 as above mentioned, and the liability 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 the Insurance Act (Canada), chap. 32.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at \$93,317, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 4393.

Certificate of Registry No. 2302.

DIRECTORS AND OFFICERS.

Directors:—Right Hon. Lord Strathcona and Mount Royal, London, Eng.; Edison L. Pease, Montreal; Chas. M. Hays, Montreal; H. Stikeman, Hugh Paton, Montreal; A. J. Dawes, Montreal.

Officers:—Right Hon. Lord Strathcona and Mount Royal, Chairman, London, Eng.; Alex. Bissett, Montreal, Secretary and Attorney for Canada.

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 and General Assurance Association, 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: 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 the 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$3,151,245, being \$100,000 (A), and \$3,051,245 (B). Also \$2,763,013 vested in Canadian Trustees under Insurance Act.

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 4467.

Certificate of Registry No. 2377.

DIRECTORS AND OFFICERS.

Directors:—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. D. Chase, Brooklyn; W. A. Nash, New York; H. B. Hall, New York; R. B. Woodward, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White, Carl H. DeSilver, New York, F. J. Middlebrook, New York; Fred A. Guild, New York.

Officers:—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, LeGrand Reed, 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, amending 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, 1912, and expiring on the 31st day of March, 1913, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$109,209, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 4430.

Certificate of Registry No. 2339.

CANADIAN ADVISORY BOARD.

E. B. Greenshields, Montreal, Que.; W. M. Ramsay, Montreal, Que.

Officers:—Charles H. Neely, General Manager, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the 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, 35-6 Vict., c. 164; 1890, chap. 229; 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, 1912, and expiring on the 31st day of March, 1913, to transact Accident, Sickness, Guarantee 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 \$420,603.

 THE LONDON ASSURANCE CORPORATION.

Register No. 4481.

Certificate of Registry No. 2391.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, 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., c. 126, 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$167,000 Municipal Securities \$42,583, Province of Manitoba Stock. Total \$209,583. (Accepted at \$201,233).

 THE LONDON LIFE INSURANCE COMPANY.

Register No. 4421.

Certificate of Registry No. 2330.

 DIRECTORS AND OFFICERS.

Directors:—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; Sir George C. Gibbons, K.C., London; Thomas H. Smallman, London; William F. Bullen, London; T. W. Baker, London; Judge A. Bell, Chatham; W. J. Christie, Winnipeg, Man.; W. M. Spencer, London, Ont.

Officers:—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. 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 date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,095, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 4475.

Certificate of Registry No. 2385.

DIRECTORS AND OFFICERS.

Directors:—A. H. C. Carson, Montreal; F. D. Williams, Toronto; Harry Wrightson, London, Eng.; Oscar Grey, London, Eng.; T. P. Burchell, Montreal; G. H. Williams, Winnipeg; W. T. Whitehead, Montreal; Sir S. Faire, Leicester, Eng.; Hon. Colin Campbell, Winnipeg.

Officers:—A. H. C. Carson, President; F. D. Williams, Vice-President and Managing Director; A. T. Platt, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U. C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company, The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than \$100,000, nor more than \$500,000 in shares of \$100 each.

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 premiums, 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$58,482 held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.*

Register No. 4514.

Certificate of Registry No. 2425.

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

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, 1882, 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 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$254,495.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 4485.

Certificate of Registry No. 2395.

DIRECTORS AND OFFICERS.

Directors:—Hon. Sir G. W. Ross, Toronto; A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; W. B. Strachan, Montreal; Lt-Col. James Mason, Toronto; S. G. Beatty, Toronto; C. C. Dalton, Toronto; George P. Scholfield, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto.

Officers:—Hon. Sir G. W. Ross, President, Toronto; M. R. Gooderham, 1st Vice President, Toronto; S. G. Beatty, 2nd Vice-President, Toronto; Geo. A. Somerville, Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. 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, chap. 32, The Insurance Act.

*Formerly the Phenix Insurance Company of Brooklyn, N.Y.

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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,658, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE
COMPANY.

Register No. 4491.

Certificate of Registry No. 2401.

DIRECTORS AND OFFICERS.

Directors:—Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Robert Archer, Montreal; D. D. Mann, Toronto; J. E. Roberts, Toronto; D. G. Ross, Toronto.

Officers:—Albert E. Gooderham, President, Toronto; C. D. Warren, R. L. Patterson, Vice-Presidents, Toronto; Charles A. Withers, General Manager, Toronto.

1. Head Office, Toronto, Ontario. 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, chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,682, held by the Government of Canada.

 THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 4411.

Certificate of Registry No. 2320.

 DIRECTORS AND OFFICERS.

Directors:—William A. Sims, Bushy Heath, Eng.; Albert E. Blogg, Toronto; Alex. McLean, Toronto; A. W. Blake, Winnipeg; T. F. Dobbin, Montreal; Alfred Wright, Toronto.

Officers:—William A. Sims, President, Bushy Heath, Eng.; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary and Director, Toronto.

1. Head Office, Waterloo, Ontario. 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$144,399, held by the Receiver-General at Ottawa.

 THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 4432.

Certificate of Registry No. 2341.

 DIRECTORS AND OFFICERS.

Directors:—S. R. Wickett, Toronto; John Burns, Toronto; W. S. B. Lawrie, Robert Forbes, Toronto; Henry Goodman, S. M. Sterling, A. J. Tipping, C. S. Parsons, Jno. Gibson, R. G. Hector, R. Maxwell, Joseph Oliver, Toronto.

Officers:—Joseph Oliver, President, Toronto; Robert Maxwell, Vice-President, Toronto; Henry Goodman, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. 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 (1910), chap. 32, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1912 and expiring on the 31st day of March, 1913, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 4423.

Certificate of Registry No. 2332.

DIRECTORS AND OFFICERS.

Directors:—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; Hon. James McMullen, Mount Forest; W. Vandusen, Toronto; Thomas Gowdy, Guelph; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Ford S. Kumpf, Waterloo; John Balfour, Regina, Sask.

Officers:—Thos. Hilliard, President, Waterloo; P. H. Sims, Toronto; S. B. Bricker, Waterloo; Hon. Jas. McMullen, Mount Forest, Vice-Presidents; Thomas Hilliard, Managing Director, Waterloo; P. H. Roos, Secretary, Waterloo.

1. Head Office, Waterloo, Ontario. 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; Canada, chap. 32, The Insurance Act; R.S.C., The Companies' Clauses 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, 1912, and expiring on the 31st day of March, 1913 to transact Life Assurance.

5. *Deposited assets*.—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$56,812, held by Receiver-General of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 4510.

Certificate of Registry No. 2420.

DIRECTORS AND OFFICERS.

Directors:—H. B. Ames, M.P., Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, K.C., Montreal, Que.; F. W. Fairman, Montreal.

Officers:—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; Charles W. Hagar, General Manager, Montreal, Que.; W. J. Kirby, Secretary, Montreal, Que.

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 Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated*.—The Company was incorporated by an Act of the Parliament of Canada, in the fifty-sixth year of Her late 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, limited or governed are the following: Canada, R. S. C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII., chap. 102, 1908.

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, 1912, and expiring on the 31st day of March, 1913, to transact Burglary Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$25,603, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 4427.

Certificate of Registry No. 2336.

DIRECTORS AND OFFICERS.

Directors:—F. G. B. Allan, Montreal, Que.; Geo. C. Robb, Toronto; L. B. Brainerd, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.

Officers:—H. N. Roberts, Vice-President and General Manager, Toronto.

1. Head Office, Toronto. 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., chap. 68, 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, 1912, and expiring on the 31st day of March, 1913, to transact Steam Boiler Insurance, etc.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$104,620, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 4429.

Certificate of Registry No. 2338.

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 incorporated 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$382,657, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4536.

Certificate of Registry No. 2447.

DIRECTORS AND OFFICERS.

Directors:—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiskens, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; William Snider, Waterloo, Ont.; W. D. Beardmore, Toronto, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Berlin, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt.

Officers:—E. P. Clement, K.C., President, Berlin, Ont.; F. C. Bruce, 1st Vice-President, Hamilton, Ont.; J. Kerr Fiskens, 2nd Vice-President, Toronto; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual 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:—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. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$109,013, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 4402.

Certificate of Registry No. 2311.

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

2. The Company was incorporated by the 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 fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Inland Transportation and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$313,374.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 4471.

Certificate of Registry No. 2381.

DIRECTORS AND OFFICERS.

Directors:—J. K. McCutcheon, Toronto; J. W. Lyon, Guelph, Ont.; Charles Turnbull, Galt, Ont.; D. D. Broadfoot, Regina, Sask.; H. Pollman Evans, Toronto; George E. Millichamp, M.B., Toronto; Harry Symons, K.C., Toronto; Lt.-Col. G. E. Allen-Jones, Quebec; W. H. Carrie, Toronto.

Officers:—H. Pollman Evans, President, Toronto; George E. Millichamp, M.B., Harry Symons, K.C., Vice-Presidents, Toronto; J. K. McCutcheon, Managing Director, Toronto; Secretary, Albert J. Walker.

1. Head Office, Toronto. 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). Canada, chap. 32, the Insurance Act; R.S.C., chap. 118, the Companies' Clauses Act; Special Act (D.) 1899, cap. 114.

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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,841.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 4384.

Certificate of Registry No. 2293.

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 day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$606,289, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 4409.

Certificate of Registry No. 2318.

DIRECTORS AND OFFICERS.

Directors:—Charles J. Cater-Scott, Edinburgh; Archibald Macnider, Montreal; G. N. Marcel, Montreal; Chas. F. Sise, Montreal; Wm. McMaster, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; James Chatham, Manager, Edinburgh; Randall Davidson, General Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, 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; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,178,280, being Life A, \$55,130; Life B, \$414,351, and Fire, \$708,799.

ÆTNA INSURANCE COMPANY.

Register No. 4515.

Certificate of Registry No. 2526.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætina 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 in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$193,793 Municipal Securities, \$15,000 Manitoba debentures, \$4,000 Montreal Harbour Bonds, \$50,000 Loan Company debentures. Total deposit accepted at \$245,028.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 4494.

Certificate of Registry No. 2404.

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 Norwich Union Fire Insurance Society, Limited.

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, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association Royal Assent 18th June, 1908.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$488,305.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 4458.

Certificate of Registry No. 2368.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, 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. *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. The capital of the Company is \$2,500,000, 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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: \$99,500 Canadian Northern Railway Guaranteed Bonds.

PHOENIX INSURANCE COMPANY OF HARTFORD.

Register No. 4451.

Certificate of Registry No. 2361.

DIRECTORS AND OFFICERS.

Directors:—D. W. C. Skilton, Henry K. Morgan, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northman, Ed. Milligan, John M. Taylor, Charles Hopkins Clark, all of Hartford, Conn.

Officers:—D. W. C. Skilton, President, Hartford, Conn.; Edw. Milligan, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

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 31st, 1854; 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$268,952, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 4415.

Certificate of Registry No. 2324.

DIRECTORS AND OFFICERS.

Directors:—J. D. Browne, Hartford, Conn.; F. G. Whitmore, Hartford, Conn.; D. R. Howe, Hartford, Conn.; Francis C. Cooley, Hartford, Conn.; John H. Holcombe, Hartford, Conn.; W. O. Burr, Hartford, Conn.; Lucius F. Robinson, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; R. J. Allyn, Hartford, Conn.

Officers:—J. D. Browne, President, Hartford, Conn.; W. T. Howe, Secretary, Hartford, Conn.; J. A. Cosmos, Asst. Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, J. H. Dewar, Ottawa. 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. State of Connecticut, 1907, power to increase capital stock not to exceed \$3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$123,950, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 4462.

Certificate of Registry No. 2372.

DIRECTORS AND OFFICERS.

Directors:—R. Wilson Smith, Montreal; Hon. A. Desjardins, Montreal; Hon. S. C. Wood, Toronto; S. H. Ewing, Montreal; T. H. Hudson, Montreal.

Officers:—R. Wilson Smith, President, Montreal; Hon. A. Desjardins, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Douglas K. Ridout, 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 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

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, 1912, and expiring on the 31st day of March, 1913, to transact Accident, Sickness, Plate Glass and Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$87,418, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 4480.

Certificate of Registry No. 2390.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, 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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$210,244.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 4511.

Certificate of Registry No. 2421.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Frank S. Mearns, Home Life Building, Toronto. Suits by or against the Company may be brought 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 7 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 policyholders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$7,287,671, held by the Receiver-General, also \$2,542,412, vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Register No. 4414.

Certificate of Registry No. 2323.

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 Assurance Society.

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: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V. Ch., 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein 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 policyholder 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 policyholders or not, shall be subject or liable to any such claim or 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, as shall not be required for the satisfaction of such prior claim and demands 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 Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$176,704, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 4492.

Certificate of Registry No. 2402.

DIRECTORS AND OFFICERS.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; J. H. Brock, Winnipeg; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Vancouver, B.C.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg, R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; J. H. Brock, Managing Director; A. Jardine, Secretary, Winnipeg.

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., chap. 15 (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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,000.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 4399.

Certificate of Register No. 2308.

Officers:—W. S. Harrison, Head Consul Commander, Toronto; H. S. Peirce, Head Advisor Lieutenant, Brantford; J. H. Saunders, Head Banker, London; W. S. Harrison, Head Physician, Toronto; W. A. Hall, Head Watchman, London; R. G. Stinson; Head Escort, Winnipeg, Man.; George Crawford; Head Sentry, Lindsay; J. B. Hoover, Clinton; J. W. Hodgins, Stratford, and John Manning, Woodstock, Head Managers; C. C. Hodgins, Woodstock, Past Head Consul.

1. Head Office, London, Ont. Clair Jarvis, Head Clerk. 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 late 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; Canada (1910), chap. 32, The Insurance Act.

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, 1912, and expiring on the 31st day of March, 1913, to transact Life and Sickness Insurance on the Assessment plan.

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

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED)

Register No. 4527.

Certificate of Registry No. 2438.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, 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., chaps. 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, 1912, and expiring on the 31st day of March, 1913, to transact Sprinkler Leakage and Inland Transportation insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$111,150, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 4561.

Certificate of Registry No. 2422.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$617,953.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 4431.

Certificate of Registry No. 2340.

DIRECTORS AND OFFICERS.

Directors:—Sir Edward Clouston, Montreal; J. Gardner Thompson, Montreal; John Emo, Ottawa; Sir Alex. Lacoste, Montreal; D. Murphy, Ottawa; F. W. Thompson, Montreal; J. W. Binnie, Montreal; W. E. Matthews, Hull, Que.

Officers:—Sir Edward Clouston, President, Montreal; J. Gardner Thompson, Montreal, Vice-President; John Emo, General Manager, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. 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, chap. 32, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106.

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, 1912, and expiring on the 31st day of March, 1913, to transact Accident, Sickness, Burglary, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$71,662, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4396.

Certificate of Registry No. 2305.

DIRECTORS AND OFFICERS.

Directors:—T. H. Purdom, K.C., London; John Milne, London; Lord Strathcona and Mount Royal, Montreal, Can. and London, Eng.; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, Strathroy; N. H. Stevens, Chatham; John Davis, Windsor; John Purdom, London; M. McGugan, Strathroy.

Officers:—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Strathroy; John Ferguson, 2nd Vice-President, London; John Milne, Managing Director, London; O. C. Barrie, Secretary, London.

1. Head Office, London, Ontario. 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; Canada, chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$64,204.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4405.

Certificate of Registry No. 2314.

DIRECTORS AND OFFICERS.

Directors:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., Belleville; T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; Hon. David MacKeen, Halifax; W. G. Morrow, Peterboro; Hon. S. C. Wood, Toronto; James Ryrie, Toronto, Ont.

Officers:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., President, Belleville; Hon. S. C. Wood, 1st Vice-President, Toronto; S. J. Moore, 2nd Vice-President, Toronto; J. K. Pickett, Manager, Toronto.

1. Head Office, 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; Canada, chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$231,642, held by the Receiver-General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 4457.

Certificate of Registry No. 2367.

 DIRECTORS AND OFFICERS.

Directors:—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, Montreal; W. H. Hunter, Toronto.

Officers:—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; Elliott G. Stevenson, Managing Director, Toronto; R. Mathison, Secretary, Toronto.

Head Office of the Corporation, Toronto.

The status of this Society is now defined by the following Acts: 59 Vict, (Ont.), chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901.

By virtue of this legislation and of R.S.C., chap. 34, 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 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.

The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life, Disability, and Sickness Insurance on the Assessment Plan.

 SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 4500.

Certificate of Registry No. 2410.

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, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 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 The Insurance Act.

5. *Deposited assets*.—The Company has deposited with the Receiver-General of Canada the sum of \$141,850, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF
CANADA.

Register No. 4506.

Certificate of Registry No. 2416.

DIRECTORS AND OFFICERS.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; J. J. Behan, Kingston, Ont.; Judge M. A. McHugh, Windsor, Ont.; Rev. Dr. A. E. Burke, Toronto; J. W. Mallon, Toronto; Dr. Alex. Germain, Montreal, Que.; Hon. John Morrissey, New Castle, N. B.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. 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 85 of R.S.C., chap. 34 (Can.), to transact Life Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII., chap. 77 (D); Canada, Chap. 32, The Insurance Act.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 4469.

Certificate of Registry No. 2379.

DIRECTORS AND OFFICERS.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; C. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$66,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4531.

Certificate of Registry No. 2442.

DIRECTORS AND OFFICERS.

Directors:—Elias Rogers, Toronto; William Stone, Toronto; Hon. J. J. Foy, K.C., M.P.P., Toronto; J. L. Spink, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Alfred Rogers, Toronto; George W. Gouinlock, Toronto.

Officers:—Elias Rogers, President, Toronto; Hon. J. J. Foy, K.C., M.P.P.; Wm. Stone, Toronto, and Albert J. Ralston, Vice-Presidents; Albert J. Ralston, Managing Director, Toronto; F. Sparling, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. 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 78 (D); Canada, chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,500, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY LIMITED.

Register No. 4541.

Certificate of Registry No. 2452.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock 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: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

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.

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.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of \$234,096.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE
DOMINION OF CANADA.

Register No. 4512.

Certificate of Registry No. 2422.

Officers:—E. Ramsay, High Chief Ranger, Montreal; W. R. Woodstock, Sub-High Chief Ranger, Toronto; H. C. Wilson, High Court Treasurer, Toronto; L. Secord, M.D., High Court Medical Examiner, Brantford; A. Webber, High Court Senior Woodward, Winnipeg; A. Martin, High Court Junior Woodward, Hamilton; H. McPherson, High Court Senior Beadle, London; R. J. McWilliams, High Court Junior Beadle, Peterborough; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Ed. VII., chap. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of \$59,182, accepted at \$56,966.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 4438.

Certificate of Registry No. 2348.

DIRECTORS AND OFFICERS.

Directors:—Alfred L. White, New York; Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine, E. Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Alfred E. Marling, New York; Frederick G. Potter, New York; Frederick Winant, New York; J. Carroll French, New York; E. C. Camman, Richard M. Colt, Samuel D. Folsom, Silis Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Verpranck, New York.

Officers:—Major A. White, President, New York; Alfred L. White, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, 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: Charter filed under the laws of New York, chap, 439, 1877; Dominion of Canada (1910), chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$31,006, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 4508.

Certificate of Registry No. 2418.

DIRECTORS AND OFFICERS.

Directors:—David Fasken, B.A., Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Thomas Long, Toronto; W. J. McFarland, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, L.D.S., Sarnia, W. H. Gooderham, Toronto.

Officers:—David Fasken, B.A., President, Toronto; Ruliff Grass and Alex. Fasken, Toronto; and S. J. Parker, Owen Sound, Vice-Presidents; Edwin Marshall, General Manager, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior 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: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6—Order-in-Council Ontario, Authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 4389.

Certificate of Registry No. 2298.

DIRECTORS AND OFFICERS.

Directors:—E. E. A. DuVernet, Toronto; H. H. Beck, Toronto; A. C. Heighington, Toronto; Geo. P. Reid, Toronto, C. M. Simpson, Winnipeg.

Officers:—E. E. A. DuVernet, President; H. H. Beck, Vice-President and General Manager; J. W. Rutherford, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American 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: 1899, March 16th—Incorporated by charter (Ontario) issued under R.S.O. 1897, chap. 203, sec. 3; Canada (1910), chap. 32.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,583, held by the Government of Canada.

EQUITY FIRE INSURANCE COMPANY OF CANADA.

Register No. 4422.

Certificate of Registry No. 2331.

DIRECTORS AND OFFICERS.

Directors:—Hon. Thos. Crawford, M.P.P., Toronto; C. C. Van Norman, Toronto; Judge Morgan, Toronto; D. Carlyle, J.P., Toronto; D. Hibner, Berlin; Alfred Taylor, Galt; W. Vandusen, Toronto; J. M. Queen, St. John, N.B.; W. R. Tudhope, Toronto.

Officers:—Hon. Thos. Crawford, M.P.P., President; C. C. Van Norman, Vice-President; Alfred Taylor, 2nd Vice-President; J. M. Queen, 3rd Vice-President; Wm. Greenwood Brown, General Manager and Secretary.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity 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: 1898, January 29th—Incorporated by Charter (Ontario), under R.S.O. 1897, chap. 203, sec. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,069, held by the Government of Canada.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 4495.

Certificate of Registry No. 2405.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$96,133.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 4499.

Certificate of Registry No. 2409.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$68,910.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 4407.

Certificate of Registry No. 2316.

DIRECTORS AND OFFICERS.

Directors:—Emerson Coatsworth, LL.B., Toronto; A. F. MacLaren, Toronto; J. W. Scott, Listowel; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.

Officers:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont., First Vice-President and Joseph Rosser, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental 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: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94, (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1910), chap. 32.)

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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,894, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 4478.

Certificate of Registry No. 2388.

DIRECTORS AND OFFICERS.

Directors:—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, Toronto; E. B. Ryckman, K.C., Toronto; J. B. Tudhope, Orillia; W. D. Lummis, Toronto; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; H. Markland Molson, Montreal; J. D. Ormsby, Winnipeg; F. R. McD. Russell, Vancouver; William Georgeson, Winnipeg and Calgary.

Officers:—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; William Wallace, Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown 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: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1910), chap. 32, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1897, chap. 203, and Acts amending the same.)

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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$67,082, held by the Government of Canada.

THE STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Register No. 4530.

Certificate of Registry No. 2441.

DIRECTORS AND OFFICERS.

Directors:—Robt. Thomson, St. John, N.B.; A. Starkey; J. Royden Thomson, St. John, N.B.; R. T. Leavitt, St. John, N.B.; J. W. Lambly; Alfred Porter, St. John, N.B.; R. P. Church.

Officers:—Robt. Thomson, President; A. Starkey, Vice-President; Wm. Thomson & Co., General Managers; Percy W. Thomson, Secretary-Treas., St. John, N.B.

1. Head Office, St. John, N.B. Chief Agent and Attorney for Ontario, Robt. J. Pettigrew, Toronto. Suits by or against the Company may be brought in the name of The Sterling Accident and Guarantee 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: Private Acts of the Dominion of Canada, 63-4 Victoria (1900), chap. 87 (D.), chap. 135 (D.), 1907; Canada (1910), chap. 32, The Insurance Act. (See also the Ontario Insurance Act, R.S.O. 1897, chap. 203, and Acts amending the same.)

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, 1912, and expiring on the 31st day of March, 1913, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$32,250, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 4517.

Certificate of Registry No. 2428.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home 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 relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock (\$3,000,000) 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$362,622, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4505.

Certificate of Registry No. 2415.

DIRECTORS AND OFFICERS

Directors:—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn; S. H. White, Sussex, N.B.; W. Sanford Evans, Winnipeg, Man.; D. R. Dingwall, Winnipeg; Lendrum McMeans, Winnipeg; Wm. Russell, Winnipeg; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.

Officers:—Robert R. Scott, President; D. R. Dingwall, 1st Vice-President; Lendrum McMeans, 2nd Vice-President; H. J. Meiklejohn, General Manager.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William Dick Hay, 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: 2 Edw. VII. (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

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

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 4502.

Certificate of Registry No. 2412.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, 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: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial 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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$128,967 British Consolidated Stock Accepted at \$106,750.

MARYLAND CASUALTY COMPANY.

Register No. 4446.

Certificate of Registry No. 2350.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, J. William Mackenzie, Toronto, Ont.

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: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related*, as shareholders, in an incorporated joint stock company. The capital stock (\$750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1913, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at \$253,561.

UNION LIFE ASSURANCE COMPANY (OF TORONTO).

Register No. 4564.

Certificate of Registry No. 2475.

Directors:—Hardy Pollman Evans, Harry Symons, K.C., Toronto; Fred. G. Hughes, L.D.S., Galt; G. E. Millichamp, M.D., Toronto; G. E. Allen Jones, Quebec; Charles J. Harvey, New York; W. H. Carrie, Toronto; E. G. Smith, Halifax, N.S.

Officers:—Hardy Pollman Evans, President and Manager, Toronto; G. E. Millichamp, M.D., 1st Vice-President, Toronto; Charles P. Muckle, Secretary and Actuary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Union Life Assurance Company (of 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:— 2 Edw. VII., chap. 109 (Canada), an Act to incorporate the Union Life Assurance Company (of Toronto); Canada (1910), chap. 32, The Insurance Act; R.S.O. 1897, chap. 203, The Ontario Insurance Act, and Acts amending the same.

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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,274, held by the Government of Canada.

STATE LIFE INSURANCE COMPANY.

Register No. 4433.

Certificate of Registry No. 2342.

DIRECTORS AND OFFICERS.

Directors:—Albert Sahn, Chas. F. Coffin, R. W. McBride, H. W. Bennett, W. S. Wynn, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

Officers:—H. W. Bennett, President; W. S. Wynn, 1st Vice-President; Charles F. Coffin, 2nd Vice-President and Agency Manager.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, 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: Indiana, 1899, chap. 23; 1903, chap. 27.

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

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$121,141.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 4507.

Certificate of Registry No. 2417.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Arthur Ernest Kirkpatrick, Toronto, Ont.

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: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$183,745.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Register No. 4388.

Certificate of Registry No. 2297.

DIRECTORS AND OFFICERS.

Directors:—A. Champagne, F. C. Lariviere, Noe Leclare, E. Lariviere, Montreal; H. H. Beck, Toronto; E. E. A. DuVernet, Toronto; Geo. P. Reid, Toronto; W. P. Carter, Toronto; J. W. Rutherford, Toronto.

Officers:—Alph. Champagne, President; H. H. Beck, Vice-President and Managing Director; J. W. Rutherford, Secretary, Toronto.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, H. H. Beck, Toronto. Suits by or against the Company may be brought in the name of The Montreal-Canada 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, 1859, chap. 59; Province of Quebec, 1881, chap. 62; Canada, 1903, chap. 158. See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,000, held by the Government of Canada.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 4444.

Certificate of Registry No. 2354.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

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, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$269,578.

MANITOBA ASSURANCE COMPANY.

Register No. 4397.

Certificate of Registry No. 2306.

Directors:—Sir E. S. Clouston, J. Gardner Thompson, Montreal; Geo. E. Drummond, F. W. Thompson, Montreal; N. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; J. W. Binnie, Montreal; W. M. Macpherson.

Officers:—Sir E. S. Clouston, President; J. Gardner Thompson, Vice-President and Managing Director; J. W. Binnie, Secretary, all of Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, James Saulter, 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: Manitoba, 28th May, 1886, chap. 63, 49 Vict., an Act to incorporate the Manitoba Assurance Company; 4 Edward VII., chap. 73, an Act to amend the Act of Incorporation of the Manitoba Assurance 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 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, 1912, and expiring on the 31st day of March, 1913. to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, \$52,294.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 4428.

Certificate of Registry No. 2337.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1910), chap. 32, The Insurance Act; R.S.O., 1897, chapter 203, The Ontario 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; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913. to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$36,765.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 4540.

Certificate of Registry No. 2451.

DIRECTORS AND OFFICERS.

Directors:—E. W. Cox, Hon. Geo. A. Cox, Toronto; Hon. F. T. Frost, Smith's Falls; Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow; Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. D. Robb, Montreal, Noel Marshall, Toronto; E. Willans, Toronto; Sir Wm. Whyte, Winnipeg, Man.; D. B. Hanna, Toronto.

Officers:—E. W. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident 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: The Act of Incorporation; and The Insurance Act of Canada (1910), chap. 32.

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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$106,200, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 4456.

Certificate of Registry No. 2366.

DIRECTORS AND OFFICERS.

Directors:—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, E. D. Cummings, Charles E. Turck, New York.

Officers:—Alex. A. Altschuler, President; Cecil Piatt, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Nell Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity 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 Jersey, chap. 134, 1902. General 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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

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

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Registry No. 4439.

Certificate of Registry No. 2349.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Bartholomew Minehan, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

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, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$119,394, held by the Receiver-General of Canada.

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Register No. 4533

Certificate of Registry No. 2444.

DIRECTORS AND OFFICERS.

Directors: F. Norie-Miller, Perth, Scot.; Dr. W. A. Young, Toronto; C. Norie-Miller, New York; W. S. Dinnick, Toronto.

Officers: W. A. Young, M.D., President, Toronto; John J. Durance, Manager and Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Canadian Casualty and Boiler 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:—4 Edward VII., chap. 97 (O). See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.

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, 1912, and expiring on the 31st day of March, 1913, to insure against Accident, Sickness and Steam Boiler Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of \$52,500, held by the Government of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 4479.

Certificate of Registry No. 2389.

DIRECTORS AND OFFICERS.

Directors:—Robert F. Massie, Toronto; Alexander Turner, Hamilton; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, Toronto; Charles H. Heys, Toronto; Albert Oakley, Toronto; Dr. Emile Ostiguy, Montreal; Nicholas Bawlf, Winnipeg; R. J. Hutchings, Calgary; E. M. Sipprell, St. Johns, N.B.; Robt. Kelly, Vancouver; K. W. Mackenzie, Edmonton; C. M. Walker, Walkerville.

Officers:—Robert F. Massie, President and General Manager; Alexander Turner and Philip Pocock, Vice-Presidents; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

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: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII., see amending 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,961.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 4556.

Certificate of Registry No. 2466.

DIRECTORS AND OFFICERS.

Directors:—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Alphonse Racine, Alexander L. McLaurin.

Officers:—Hon. Charles J. Doherty, K.C., Chairman.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 23th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1903, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the 'Yorkshire Insurance Company, Limited,' with new powers and a redivision of the existing Capital Stock.

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: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

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 is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$351,509, held by the Government of Canada.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 4554.

Certificate of Registry No. 2465.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of the 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: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

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, 1912, and expiring on the 31st day of March, 1913, to transact the business of Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$105,850, held by the Finance Department, Ottawa.

THE LUMBER INSURANCE COMPANY OF NEW YORK.

Register No. 4450.

Certificate of Registry No. 2360.

DIRECTORS AND OFFICERS.

Directors:—R. K. Albright, Buffalo, N.Y.; S. M. Clement, Buffalo, N.Y.; W. H. Gratwick, Buffalo, N.Y.; William Hamlin, Buffalo, N.Y.; Elias M. Johnson, New York City; John D. Larkin, Buffalo, N.Y.; Jno. Mitchell, Cleveland; J. J. McKelvey, New York City; R. H. McKelvey, New York City; G. A. Mitchell, Buffalo, N.Y.; Guy H. Moulthrop, Bay City, Mich.; Robt. W. Pomeroy, Buffalo, N.Y.; Clarke L. Ring, Saginaw, Mich.; Dwight J. Turner, Toronto, Ont.; Guy White, North Tonawanda, N.Y.; F. C. Gratwick, Buffalo, N.Y.; Wm. G. Frost, New York, N.Y.

Officers:—G. A. Mitchell, President; W. H. Gratwick, Vice-President; R. H. McKelvey, Secretary.

1. Head Office of the Company, New York. Chief Agent and Attorney for the Province of Ontario, Edgar D. Hardy, Ottawa. Suits by or against the Company may be brought in the name of The Lumber Insurance Company of New York.

2. *The legislative enactment* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 38.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,405, held by the Department of Finance.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

Register No. 4470.

Certificate of Registry No. 2380.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General 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: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (consolidation) Act, 1908.

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, 1912, and expiring on the 31st day of March, 1913, 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 \$10,118, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 4534.

Certificate of Registry, No. 2445.

DIRECTORS AND OFFICERS.

Directors:—D. R. Wilkie, Hon. Robert Jaffray, Toronto; T. J. Drummond, Montreal; R. Hobson, Hamilton; F. Norie-Miller, Perth, Scotland; Gordon Osler, Toronto, Peleg Howland, W. G. Jaffray, Toronto; C. Norie-Miller, New York.

Officers:—Peleg Howland, President; D. R. Wilkie, Vice-President; John J. Durance, Manager and Secretary.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident 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: The Act of Incorporation; and The Insurance Act 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, 1912, and expiring on the 31st day of March, 1913, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at \$42,037, held by the Receiver-General of Canada.

THE ONTARIO FIRE INSURANCE COMPANY.

Register No. 4544.

Certificate of Registry No. 2455.

DIRECTORS AND OFFICERS.

Directors:—Col. James Walker, Calgary; E. McCormick, Calgary; J. E. Rice, Calgary; David Warnock, Pincher Creek, Alta; H. A. Day, Lacombe, Alta; Francois Adam, Camrose, Alta.; John Craig, Calgary; Angus C. Heighington, Toronto.

Officers:—Col. James Walker, President; E. McCormick, Vice-President; J. E. Rice, Managing Director; and S. G. Wheatley, Secretary, Calgary, Alta.

1. Head Office, Calgary, Alta. Chief Agent and Attorney for Ontario, A. C. Heighington, Toronto. Suits by or against the Company may be brought in the name of the Ontario 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: 4-5 Edw. VII., chap. 137 (D.) See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at \$50,149.

LA COMPAGNIE d'ASSURANCE CONTRE l'INCENDIE DE RIMOUSKI.

(Rimouski Fire Insurance Company.)

Register No. 4472.

Certificate of Registry No. 2382.

DIRECTORS AND OFFICERS.

Directors:—N. Bernier, J. A. Talbot, Aug. M. Tessier, Rimouski, Que.; J. A. Thiberge, Rimouski, Que.; J. K. Brodie, Toronto; J. C. Wilgar, Toronto; A. Audet, Rimouski, Que.

Officers:—N. Bernier, President; J. C. Wilgar, Vice-President, and A. Audet, Secretary.

1. Head Office, Rimouski, Quebec. Chief Agent and Attorney for Ontario, John K. Brodie, Toronto. Suits by or against the Company may be brought in the name of La Compagnie d'Assurance contre l'incendie de Rimouski.

2. The Company was originally incorporated under the authority of Chapter 68 of the Consolidated Statutes of Lower Canada, and Articles 5264 to 5375 of the Revised Statutes of the Province of Quebec, as the "La Campagne d'Assurance Mutuelle contre le feu des comtes de Rimouski, Temiscouata and Kamouraska," and was reincorporated 13th July, 1906, under the Statute of Canada, 6 Edward VII., chapter 116, under the name of "La Compagnie d'Assurance contre l'incendie de Rimouski."

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: Special Act of the Dominion of Canada, 6 Edw. VII., chap. 116.

4. *The members are related* as shareholders in an incorporated joint stock company, and their liability is limited to the amount remaining unpaid upon the shares held by them, and the mutual members (being insured upon the premium note plan) are liable to the Company for the amount remaining unpaid upon their notes.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$51,680 held by the Receiver-General of Canada, Ottawa.

THE CENTRAL CANADA MANUFACTURERS' MUTUAL FIRE INSURANCE
COMPANY.

Register No. 4546.

Certificate of Registry No. 2457.

DIRECTORS AND OFFICERS.

Directors:—Geo. B. Forbes, Hespeler; G. Frank Beer, W. C. Laidlaw, A. Jephcott, George B. Meadows, C. B. Gordon, W. B. Tindall, P. W. Ellis, all of Toronto; R. D. Fairbairn, Toronto; W. H. Rowley, Hull, Que.; J. H. Sherrard, Montreal; C. C. L. Wilson, Ingersoll; Arthur F. Hatch, Hamilton; George W. Howland, Toronto; G. M. Murray, Toronto.

Officers:—W. B. Tindall, President, Toronto; A. Jephcott, Vice-President, Toronto; E. P. Heaton, General Manager and Secretary, Toronto.

1. Head Office of the Company, Traders Bank Building, Toronto, Ont. Suits by or against the Company may be brought in the name of The Central Canada Manufacturers' Mutual Fire Insurance Company.

2. *The company, how constituted or incorporated.*—The Company was incorporated by special Act of the Dominion of Canada, 6-7 Edw. VII., chap. 75; Royal Assent, 27th April, 1907.

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: The Act of Incorporation, 6-7 Edw. VII., chap. 75; The Insurance Act, Canada (1910), chap. 32, and The Ontario Insurance Act, R.S.O. 1897, chap. 203, and amending Acts.

4. *The members are related* as members of a mutual company and the liability of the members is limited to the amount remaining unpaid upon the premium notes given by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at \$51,300, held by the Receiver-General of Canada.

THE NOVA SCOTIA FIRE INSURANCE COMPANY.

Register No. 4437.

Certificate of Registry No. 2347.

DIRECTORS AND OFFICERS.

Directors:—John Y. Payzant, J. A. Chisholm, J. Walter Allison, Wm. J. Clayton, Andrew Mackinley, Frank Stanfield, John R. MacLeod.

Officers:—Andrew Mackinley, President; John R. MacLeod, Vice-President; Arthur C Baillie, General Manager, Halifax, N.S.

1. Head Office, Halifax, Nova Scotia. Chief Agent and Attorney for the Province of Ontario, Charles C. Hall, Toronto. Suits by or against the Company may be brought in the name of the Nova Scotia Fire Insurance Company.

2. The Company was incorporated by Special Act of the Legislature of the Province of Nova Scotia, being chapter 158 of the Laws of 1902, 27th March, 1902. The Act of Incorporation was, by chapter 143 of the Acts of 1905, amended by striking out in section 11 of the first-mentioned Act, words limiting the operation of the Company to the Province of Nova Scotia. 7th April, 1905.

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: Chapter 158 of the Acts of the Province of Nova Scotia, 1902, and chapter 143 of the Acts of the Province of Nova Scotia, 1905.

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 on 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,779.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 4520.

Certificate of Registry No. 2431.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

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: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1912, and expiring on 31st day of March, 1913, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$159,794, held by the Comptroller of Currency, Ottawa.

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

Register No. 4453.

Certificate of Registry No. 2363.

DIRECTORS AND OFFICERS.

Directors:—Cyrus A. Birge, Hamilton; Thomas Baker, London; James Dixon, Hamilton; Alexander F. Webster; John H. Adams, Toronto; H. S. Wilson, Toronto; C. H. Enderton, Hon. Colin H. Campbell, Winnipeg; Samuel Sreaton, London; John Leslie, Winnipeg.

Officers:—Cyrus A. Birge, President, Hamilton; Thomas Baker, 1st Vice-President, London; H. S. Wilson, 2nd Vice-President and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Sovereign Fire 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: 5 Edw. VII., chap. 159 (D.). See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,786.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 4484.

Certificate of Registry No. 2394.

DIRECTORS AND OFFICERS.

Directors:—J. T. Gordon, Winnipeg; Hon. R. Rogers, Ottawa; Nicholas Bawlf, Captain G. F. Carruthers, D. E. Sprague, Dr. E. L. Popham, all of Winnipeg, Man.; Dr. G. A. Charlton, Regina, Sask.; James Murphy, Fort William, Ont.; H. W. Echlin, C. E. Gordon, R. G. Ironside, all of Winnipeg, Man.; T. J. S. Skinner, Calgary, Alta.; E. L. Taylor, K.C., Winnipeg; J. W. W. Stewart, Winnipeg; C. S. Gzowski, Vancouver, B.C.

Officers:—J. T. Gordon, President, Winnipeg, Man.; Nicholas Bawlf, 1st Vice-President, Winnipeg, Man.; E. L. Taylor, 2nd Vice-President, Winnipeg, Man.; J. W. W. Stewart, Manager, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Herbert B. Dawson, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent, 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed, are the following: Act of Incorporation, 4 Edward VII., chapter 96, (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,521.

 SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 4443.

Certificate of Registry No. 2353.

 DIRECTORS AND OFFICERS.

Directors:—A. W. Damon, Chas. E. Galacar, F. H. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsmann, W. O. Harris, Joseph Shattuck, Jr., Springfield, Mass.; N. J. Harding, Chicago.

Officers:—A. W. Damon, President; Chas. E. Galacar, Vice-President; W. J. MacKay, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine 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 Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1910), chap. 32, 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 of 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$173,279.

 PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 4532.

Certificate of Registry No. 2443.

 DIRECTORS AND OFFICERS.

Directors:—Thomas T. Langlois, Vancouver, B.C.; David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; H. Carstens, Seattle; D. R. Dingwall, Winnipeg; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; Hon. R. McBride, Victoria; R. P. McLennan, J. Ramsay, Vancouver; D. Spence, Victoria; Geo. J. Telfer, M. P. Thomson and T. W. Greer, Vancouver; G. Martin, Vancouver, B.C.; Jonathan Rogers, Vancouver, B.C.

Officers.—Thomas T. Langlois, President, Vancouver, B.C.; David H. Wilson, M.D., Vice-President, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, J. A. Stewart, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1910, The Insurance Act, chap. 32.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$50,985.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 4483.

Certificate of Registry No. 2393.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Charles G. McAron, Toronto, Ont.

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 Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1910) chap. 32, 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, 1912, and expiring on the 31st day of March, 1913 to transact Life Insurance.

Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$702,909, held by the Receiver-General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 4455.

Certificate of Registry No. 2365.

DIRECTORS AND OFFICERS.

Directors.—J. T. Farish, Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Brodford, C. S. B. Halpin, Granby, Que.; Geo. H. Sherwood, Montreal, Que.

Officers:—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective 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: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D.); Canada (1910), chap. 32.

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, 1912, and expiring on the 31st day of March, 1913, to transact Sick and Accident Insurance among members of the Masonic order within Canada and limited in amount as provided in the Association's Act of Incorporation.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of \$15,344, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 4537.

Certificate of Registry No. 2448.

DIRECTORS AND OFFICERS.

Directors:—C. C. Blackadar, A. E. Jones, Donald Keith, W. M. P. Webster, Halifax, N.S.; Freeman Elliott, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.

Officers:—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, George Leigh Moore, Toronto. Suits by or against the Company may be brought in the name of Acadia 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: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D. 1906. See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,953, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 4395.

Certificate of Registry No. 2304.

DIRECTORS AND OFFICERS.

Directors:—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Thomas F. Dobbin, Montreal; Arthur W. Blake, Winnipeg, Man.

Officers:—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident 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, Special Act to Incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1910), chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$87,575.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Register No. 4436.

Certificate of Registry No. 2345.

CANADIAN DIRECTORS.

Directors:—Peleg Howland, Toronto; D. R. Wilkie, Toronto; W. S. Dinnick, Toronto.

Officers:—Peleg Howland, Chairman, Toronto; D. R. Wilkie, Vice-Chairman, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident Fire and Life Assurance Corporation, 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: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.

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

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$204,855.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 4452.

Certificate of Registry No. 2362.

DIRECTORS AND OFFICERS.

Directors:—Robert Ness, Howick, Que.; A. Frigon, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; A. E. Bregent, Montreal; L. P. Berard, Montreal; L. A. Lavalléo, Montreal.

Officers:—Robert Ness, President, Howick, Que.; L. A. Lavalleo, Vice-President, Montreal.; R. A. Leduc, Managing-Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated*.—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII., chap. 87, assented to on the twenty-seventh day of April, 1907.

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: Canada, The Insurance Act, 1910, and the Act of Incorporation, 6-7 Edward VII., chap. 87.

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, 1912, and expiring on the 31st day of March, 1913, to transact Live Stock Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$20,438, held by the Treasury Department, Ottawa.

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Register No. 4477.

Certificate of Registry No. 2387.

DIRECTORS AND OFFICERS.

Directors:—S. C. Dunham, Frank F. Parkins, J. B. Lunger, John L. Way, Fred. W. Evans, Wm. A. Molson, Wm. McCaw.

Officers:—S. C. Dunham, President, Hartford, Conn.; Frank F. Parkins, Vice-President and General Manager, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity Company of Canada.

2. *Company, how constituted or incorporated*.—The Company was lawfully incorporated in 1907.

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.C., chap. 34, Insurance Act; 7 Edward VII., chap. 139 (D), an Act to Incorporate the Travellers' Indemnity Company of Canada; R.S.O., 1897, chap. 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, 1912, and expiring on the 31st day of March, 1913, to transact Accident, Sickness, Steam Boiler, Automobile and Plate Glass Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$79,379, held by the Dominion Government.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 4503.

Certificate of Registry No. 2413.

DIRECTORS AND OFFICERS.

Directors:—James Nichols, John R. Buck, Henry C. Judd, Francis T. Maxwell, Charles H. Briscoe, Ralph H. Ensign, L. A. Barbour, Fred. S. James, Chas. Cheney, H. A. Smith, Geo. H. Burt, Fredk. F. Small.

Officers:—James Nichols, President; H. A. Smith, Vice-President; Geo. H. Tryon, Secretary, all of Hartford, Conn.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

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, 4th June, 1869, Private Acts, 19th March, 1907; amending Charter, (as to Canada and Ontario see Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same).

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members as the Capital Stock (\$1,000,000) 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$262,556, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 4465.

Certificate of Registry No. 3375.

DIRECTORS AND OFFICERS.

Directors:—D. H. McDonald, M. Long, J. W. Bettes, F. W. Drewry, H. W. Hutchinson, Colin Inkster, W. G. Livingston, D. L. Mather, J. D. McArthur, Arthur Stewart, J. A. Thompson, all of Winnipeg, Man.; J. A. McDonald, Winnipeg; Hon. R. P. Roblin, Winnipeg; A. J. Adamson, Winnipeg; N. Gardner Boggs, Saskatoon.

Officers:—D. H. McDonald, President, Winnipeg, Man.; A. J. Adamson, Vice-President, Winnipeg, Man.; M. Long, Manager, Winnipeg, and E. A. Holroyde, Secretary, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Walter H. S. Gordon, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed, are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$62,733.

CANADA WEATHER INSURANCE COMPANY.

Register No. 4493.

Certificate of Registry No. 2403.

DIRECTORS AND OFFICERS.

Directors:—A. B. Welford, Woodstock, Ont.; Angus McKay, Ingersoll, Ont.; Frederick Millman, Woodstock.; Ont.; J. B. MacLaren, Toronto, Ont.; G. W. Hunt, Toronto, Ont.

Officers:—A. B. Welford, President, Woodstock, Ont.; Angus McKay, Vice-President, Ingersoll, Ont.; George W. Hunt, Manager, Toronto.

1. Head Office, Toronto, Ont.

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: 7-8 Edw. VII. (Dom.), chap. 91, an Act to incorporate The Canada Weather 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 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, 1912, and expiring on the 31st day of March, 1913, to effect contracts of Insurance against injury to property caused by cyclones, tornadoes, windstorms, frost or hail, except in respect to property in transit on water.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$20,719.

TITLE AND TRUST COMPANY.

Register No. 4542.

Certificate of Registry No. 2453.

DIRECTORS AND OFFICERS.

Directors:—E. F. B. Johnston, K.C., Hon. W. A. Charlton, Noel Marshall, W. J. Gage, Geo. H. Hees, W. K. George, W. R. Hobbs, Jas. B. Tudhope, Jacob Kohler, M.P.P., Allan McPherson, R. Wade, J. A. Kammerer

Officers:—E. F. B. Johnston, K.C., President, Toronto; Hon. W. A. Charlton, 1st Vice-President, Toronto; Noel Marshall and W. J. Gage, Vice-Presidents, Toronto; J. J. Gibson, Managing Director, Toronto.

Head Office, Toronto, Ontario.

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:—4-5 Edw. VII. (Dom.), chap. 162, an Act to incorporate The Title and Trust 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 unpaid upon the shares held

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Title Insurance, as defined in the Company's Act of Incorporation.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$75,989.00.

THE ROYAL GUARDIANS.

Register No. 4535.

Certificate of Registry No. 2446.

DIRECTORS AND OFFICERS.

Directors: Thos. Brady, Montreal, Que.; A. T. Patterson, John Hyde and Jas. Martin, Montreal; R. D. Woodrow, St. John, N.B.; T. D. Hofland, J. J. Ulley, and O. W. G. Dellmers, Montreal; Ed. C. Lalonde, Longueuil, Que.; F. W. Atkinson, Montreal; R. J. Heaton, Richmond, Que.; T. P. Butler, K.C., Montreal C. P. Wood, Westmount, Que.; N. Tessier, Quebec, Que.; Herbert Ross, M.D., Westmount, Que.

Officers: Thos. Brady, President; John Hyde, Vice-President; A. T. Patterson, Secretary and Manager.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Hannibal W. Wood, Ottawa. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

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, Special Act, 9-10 Edward VII., chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life and Sickness Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$91,227, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4545.

Certificate of Registry No. 2456.

DIRECTORS AND OFFICERS.

Directors:—Hon. George P. Graham, Brockville; Jas. W. Pyke, Montreal; A. W. Richardson, Kingston; George H. Allen, Montreal; J. N. Greenshields, Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; N. Curry, Montreal; T. L. Bienvenu, Montreal; S. Carsley, Montreal.

Officers:—Hon. George P. Graham, President; Jas. W. Pyke and A. W. Richardson, Vice-Presidents; George H. Allen, Managing Director; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, George G. McCulloch, Toronto. Suits by or against the Company may be brought in the name of The Travellers' 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: Canada, Special Act, 7-8 Edward VII, Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,599, held by Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 4473.

Certificate of Registry, No. 2383.

1. Head Office, New York. Chief Agent and Attorney for Ontario, James P. Walsh, Toronto. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

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, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$72,396, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 4543.

Certificate of Registry No. 2454.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance 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 the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the member is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of its Surplus Funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 4413.

Certificate of Registry No. 2322.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, H. R. O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$153,599.

NATIONAL SURETY COMPANY.

Register No. 4486.

Certificate of Registry No. 2396.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits may be brought by or against the Company in the name of the National Surety 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, chap. 690 Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33 Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock 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, 1912, and expiring on the 31st day of March, 1913, to transact Guarantee Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,506, held by the Receiver-General of Canada.

 THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 4563.

Certificate of Registry No. 2474.

 DIRECTORS AND OFFICERS.

Directors:—Alex. Naismith, Wawanesa, Man.; R. M. Matheson, Brandon, Man.; A. F. Kempton, Wawanesa, Man.; Wm. Patterson, Wawanesa, Man.; S. H. Henderson, Wawanesa; C. D. Kerr, Wawanesa; A. F. Higgins, Roland, Man.; Wm. Dowling, Brandon, Man.; John M. Fraser, Toronto, Ont.

Officers:—Alex. Naismith, President; R. M. Matheson, Vice-President; A. F. Kempton, Manager and Secretary, Wawanesa.

1. Head Office, Wawanesa, Man. Chief Agent and Attorney for the Province of Ontario, John Horace Neeland, Port Arthur. Suits by or against the Company may be brought in the name of the Occidental 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:—Manitoba, Special Act, An Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$54,175, held by the Department of Finance.

 THE HUDSON BAY INSURANCE COMPANY.

Register No. 4509.

Certificate of Registry No. 2419.

 DIRECTORS AND OFFICERS.

Directors:—John R. Berry, Vancouver, B.C.; R. L. Reid, K.C., Vancouver, B.C.; Chas. E. Berg, Vancouver; A. G. Creelman, Vancouver; W. Loree, Winnipeg, Man.; J. M. MacLeod, Winnipeg; W. E. Knowles, Moose Jaw, Sask.; W. Elderkin, Vancouver, B.C.; Geo. E. Trorey.

Officers: John R. Berry, President; R. L. Reid, Vice-President; Chas. E. Berg, Managing Director, and F. S. Quick, Secretary, Vancouver.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, J. Fleming, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay 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: Special Act of the Parliament of Canada, being chap. 110 (1910), An Act respecting The Hudson Bay Insurance Company, and chap. 32 (1910), The Dominion Insurance Act.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire and Hail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$63,337, held by the Government of Canada.

FACTORIES INSURANCE COMPANY.

Register No. 4445.

Certificate of Registry No. 2355.

DIRECTORS AND OFFICERS.

Directors:—C. R. Clapp, Toronto; J. Y. Ormsby, Toronto; Wm. Jackson, Montreal, Que.; Fergus Murphy, K.C., Quebec, Que.; Ernest Roy, Quebec; B. L. Anderson, Toronto.

Officers:—C. R. Clapp, President; J. Y. Ormsby, Vice-President, Toronto; B. L. Anderson, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Factories 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: Lower Canada, chap. 68, Consolidated Statutes (1860); chap. 70 of the Statutes of Quebec (1905), as amended by chap. 119 of the Statutes of Quebec (1909); the Quebec Insurance Act, chap. 69 (1908); Canada 9-10 Edward VII., chap. 128.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,307, held by the Department of Insurance, Ottawa.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 4548.

Certificate of Registry No. 2459.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, George R. Donovan, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

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, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporation, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$149,285, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE.

Register No. 4562.

Certificate of Registry No. 2473.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurance Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,295, held by the Government of Canada.

 PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 4434.

Certificate of Registry No. 2343.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Willis Faber and Company, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial 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, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-44 Victoria, chap. 48 (1900); 8 Edward VII., chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$102,677, held by the Dominion Government.

 THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 4463.

Certificate of Registry No. 2373.

 DIRECTORS AND OFFICERS.

Directors:—Capt. William Robinson, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Nicholas Bawlf, Winnipeg; Daniel E. Sprague, Winnipeg; E. F. Hutchings, Winnipeg; E. D. Martin, Winnipeg; D. R. Dingwall, Winnipeg; E. L. Taylor, K.C., Winnipeg; E. S. Popham, M.D., Winnipeg; S. D. Lazier, Winnipeg; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.

Officers:—Capt. William Robinson, President; Franklin H. Alexander, 1st Vice-President; Nicholas Bawlf, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director; Thos. S. English, Treasurer.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National 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:—

Parliament of Canada Special Act, chap. 60, 8-9 Edward VII., 1909; 1 George V., 1910-11.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,250, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY, OF PITTSBURGH,
PENNSYLVANIA.

Register No. 4468.

Certificate of Registry No. 2378.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, H. A. Shaw, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company, of Pittsburgh.

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 Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII, chap. 32, The Insurance Act; R.S.O., 1897, chap. 203.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,424, held by the Government of Canada.

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Register No. 4434.

Certificate of Registry No. 2343.

DIRECTORS AND OFFICERS.

Directors:—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; A. J. Relton, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Montreal.

Officers:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; E. E. Kenyon, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Dixon Philips Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Guardian Accident and Guarantee Company.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 George V., chap. 86, assented to on 4th April, 1911.

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:—Canada, The Insurance Act, 1910, and the Act of Incorporation, 1 George V., chap. 86.

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, 1912, and expiring on the 31st day of March, 1913, to transact Accident, Sickness, Guarantee, Burglary, and Plate Glass Insurance.

6. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of \$127,780, held by the Receiver-General of Canada.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 4482.

Certificate of Registry No. 2392.

DIRECTORS AND OFFICERS.

Directors:—J. M. Fortier, Victor Morin, M.P., A. Desnoyers, Montreal; J. P. Laporte, M. D. Joliette, Chas. Morin, Chicoutimi; Z. Malo, M.D., Montreal; E. P. Chagnon, M.D., R. Casgrain, E. Sawyer, Montreal.

Officers:—J. M. Fortier, President; V. Morin, Vice-President; W. C. Baber and A. Desnoyers, Joint Managers, Montreal; George Whittaker and A. Paquette, Joint Secretary and Treasurer.

1. Head Office of the Company, Montreal, Que. Chief Agent and Attorney for the Province of Ontario, Hugh E. Rose, Toronto. Suits by or against the Company may be brought in the name of The Security Life 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:—Special Act of the Parliament of Canada, 6-7 Edw. VII., chap. 120 (1907); 8-9 Edw. VII., chap. 123 (1909); 1910, The Insurance Act, chap. 32.

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 the date the 31st day of March, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,108, held by the Dominion Government.

UNION ASSURANCE SOCIETY, LIMITED.

Register No. 4392.

Certificate of Registry No. 2301.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:—

The Companies' Acts, 1862 to 1900 (Imperial); 8 Edward VII., chap 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII., chap. 49, Assurance Companies' Act (Imperial); Canada, 1910, chap. 32, 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 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,360, held by the Government of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Registry No. 4424.

Certificate of Registry No. 2384.

DIRECTORS AND OFFICERS.

Directors:—J. J. Seitz, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; Geo. P. Brophy, Ottawa, Ont.; C. A. McCool, Ottawa, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, M.P., Alexandria, Ont.

Officers:—J. J. Seitz, President; M. J. O'Brien, Vice-President; Dr. N. A. Dussault, Vice-President; A. E. Corrigan, General Manager and Managing Director; M. D. Grant, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital 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:—Parliament of Canada, Special Act, 1-2 George V., chap. 62, Canada, chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,126, held by the Receiver-General.

GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Register No. 4447.

Certificate of Registry No. 2357.

1. Head Office, New York City, Chief Agent and Attorney for Ontario, Percy Robertson, Toronto. Suits by or against the Company may be brought in the name of the Germania Fire Insurance Company of New York.

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, Chapter 466, An Act to Provide for the Incorporation of Fire Insurance Companies, and amending Acts; Canada, 1910, Chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

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

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 4519.

Certificate of Registry No. 2430.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Leith Ross, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, 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: The Company was registered as a company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria Chap. 89, (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1910) Chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$71,844, held by the Treasury Board, Ottawa.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 4442.

Certificate of Registry No. 2352.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington 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 Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899 and 1902 thereto, evidence of same being filed with the Secretary of State. Canada (1910), chap. 32; R.S.O. 1897, chap. 203.

3. *The members are related* as shareholders in an incorporated joint 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$102,258, held by the Insurance Department, Ottawa.

 THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 4504.

Certificate of Registry No. 2414.

 DIRECTORS AND OFFICERS.

Directors:—George F. Crow, Winnipeg; D. E. Sprague, Winnipeg; C. V. Hastings, Winnipeg; Stanley Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg.

Officers:—George F. Crow, President; D. E. Sprague, Vice-President; Thomas L. Morrissey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of The North West 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: Manitoba Special Act, An Act to consolidate and amend the Acts respecting "The North West Fire Insurance Company," (1904) chap. 79; Canada Insurance Act, (1910) chap. 32.

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,292, held by Department of Insurance, Ottawa.

 BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 4466.

Certificate of Registry No. 2376.

 DIRECTORS AND OFFICERS.

Directors:—Edward Brown, Winnipeg; Sir Wm. Whyte, K.B., Winnipeg; Hon. D. C. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. L. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; D. A. Robertson, St. Paul, U.S.A.; A. C. Flumerfeldt, Victoria, B.C.; E. P. Davis, K.C., Vancouver, B.C.; James Balfour, Regina, Sask.; F. J. S. Skinner, Calgary, Alta.

Officers:—Edward Brown, President; Wm. Whyte, K.B., Vice-President; Hon. D. C. Cameron, Vice-President; F. K. Foster, General Manager.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Sprott, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII. Chap. 70, 1910; Canada (1910) chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,250, held by the Dominion Government.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 4383.

Certificate of Registry No. 2292.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Paul von Szeliski, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

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: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania. (1909), An Act authorizing the merger and consolidation of certain Corporations; Canada (1910, chapter 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,962, held by the Receiver-General.

OTTAWA ASSURANCE COMPANY.

Register No. 4547.

Certificate of Registry No. 2458.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Cornelius Arthur Masten, Toronto. Suits by or against the Company may be brought in the name of the Ottawa 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: Parliament of Canada, 4 Edward VII. chap. 110, (1904), 8-9 Edward VII. chap. 117, (1909); Canada Insurance Act, chap. 32, (1910).

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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,544, held by the Parliament of Canada.

TRAVELLERS' INDEMNITY COMPANY.

Register No. 4550.

Certificate of Registry No. 2461.

1. Head Office, Hartford Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity 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 State of Connecticut. (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 23rd day of April, 1912, and expiring on the 31st day of March, 1913, to transact Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,529.76, held by Comptroller of Currency of Dominion of Canada.

PALATINE INSURANCE COMPANY, LIMITED.

Register No. 4567.

Certificate of Registry No. 2478.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine 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: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII. chap. 32, 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, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$100,383.33 held by the Receiver-General of Canada, Ottawa.

WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 4664.

Certificate of Registry No. 2480.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester 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: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company, 1837, 1857 (Chap. 76); 1867, (Chap. 298); General, 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1910), Chap. 32.

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 28th day of May, 1912, and expiring on the 31st day of March, 1913, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,000, held by the Receiver-General, Ottawa.

ROYAL EXCHANGE ASSURANCE.

Register No. 4460.

Certificate of Registry No. 2370.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, J. A. Worrell, K.C., Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the same Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said Corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed."

5. The Company is registered in Ontario for the transaction of Fire, Accident and Sickness Insurance and Automobile Insurance restricted to Burglary or Theft, for the term ending 30th April, 1913.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$168,885, held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 4523.

Certificate of Registry No. 2434.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine 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: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now by virtue of its incorporation power to sue and be sued in its corporate 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, 1912, and expiring on the 31st day of March, 1913, to transact the business of 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 policyholders therein as follows: Deposit accepted at the value of \$25,472, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 4490.

Certificate of Registry No. 2400.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, W. B. Meikle, 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 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 was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1913.

BALANCE SHEET FOR THE YEAR ENDING 31st DECEMBER, 1911.

Profit and Loss Account to 31st December, 1911.

DR.		£	s.	d.
To Balance Profit and Loss Account, as shewn in the last General Balance Sheet		80,238	8	10
" Balance of Underwriting Account, 1910		240,051	18	11
" Interest on Investments and Loans, &c., less Income Tax thereon		27,704	18	2
" Transfer Fees		39	12	6
		348,034	18	5

CR.

		£	s.	d.
By Dividend authorized by General Meeting, paid 4th February, 1911	£11,445 0 0			
" Intermin Dividend paid 1st July, 1911	9,810 0 0			
		21,255	0	0
" Income Tax		459	8	3
" Losses, Averages, Returns, Re-Insurances, and Charges, paid on account of 1910	£174,486 2 11			
Transferred to Suspense against further claims	40,000 0 0			
		214,486	2	11
" Expenses in connection with Sale of Shares to Phoenix Co.		3,346	11	3
" Bad Debts		136	16	2
" Amount written off Investments		14,154	11	9
" Balance		94,196	8	1
Total		348,034	18	5

UNDERWRITING ACCOUNT.

DR.		£	s.	d.
To Net Premiums, after deducting Returns, Re-Insurances, Foreign Taxes Office Expenses and Agents Charges		472,026	2	8
Total		472,026	2	8

CR.

	£	s.	d.
By Losses and Averages Paid	154,964	0	1
" General Expenses	31,497	1	6
" Directors' Remuneration	3,000	0	0
" Auditors' Fee	231	0	0
" Balance	282,334	1	1
Total	472,026	2	8

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1911.

DR.

	£	s.	d.
To Capital—65,400 Shares of £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	56,799	16	1
" Unclaimed Dividends	176	4	0
" Internal Re-Insurance Account	27,782	14	1
" Underwriting Suspense Account	75,371	7	7
" Underwriting Account, 1911	282,334	1	1
" Profit and Loss Account	94,196	8	1
Total	1,000,160	10	11

CR.

	£	s.	d.
By Investments, at market value, Loans, Freehold and Leasehold properties	760,223	13	0
" Sundry Debtors	184,287	7	5
" Interest to date not received	7,638	19	8
" Stamps in hand	233	1	8
" Cash and Bills at Bankers and in hand	47,777	9	2
Total	1,000,160	10	11

J. N. STOLTERFOHT,
H. R. ROBERTSON,

Directors.

In compliance with the provisions of the Companies' (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanation we have required. In our opinion, the above Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shewn by the books of the Company. We have examined the Securities representing the Company's Investments, and find them to be in order.

HARMOOD BANNER & SON,

CHARTERED ACCOUNTANTS.

LIVERPOOL, 1st March, 1912.

THE MANNHEIM INSURANCE COMPANY, LIMITED.

Register No. 4560.

Certificate of Registry No. 2471.

DIRECTORS AND OFFICERS.

Board of Directors:—C. Reiss, Esq., M.D., Chairman, Mannheim; R. Brosien, Esq., M.D., Mannheim; H. Dyckerhoff, Esq., Mannheim; His Excellency Dr. von Jagemann, Heidelberg; C. Michalowsky, Esq., Berlin; B. Popper, Esq., Vienna.

Managers:—R. Post, Mannheim; F. Herm, Deputy, Mannheim; H. Haltermann, Deputy, Mannheim.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Geo. McMurrich, 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 of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered for the transaction of Ocean Marine Insurance for the term ending 30th April, 1913, pursuant to the Ontario Insurance Act.

Issued capital of the Company	£400,000
Reserve Fund	£100,000

BALANCE SHEET FOR THE PERIOD 1ST JULY, 1910, TO 30TH JUNE, 1911.

Dr.

Subscribed Capital	M 8,000,000.—
Reserve Fund	" 2,000,000.—
Creditors	" 1,628,628.27
Re-Insurance Reserve Account	" 687,404.64
Special annuity reserve	" 156,056.09
Reserve for Risks not run off and outstanding Claims	" 7,226,493.05
Reserve for renewal of dividend-sheets	" 4,000.—
Gratuity Fund for the Employees of the Company	" 40,000.—
Pension Fund for the Employees of the Company	" 392,606.—
Dividends unclaimed	" 805.25
Balance of Profit and Loss Account	" 793,405.43

M 20,929,398.73

Shareholders' Liabilities for uncalled capital	M	6,000,000.—
Investments in bonds and mortgages	"	8,226,705.46
House property	"	525,292.56
Furniture	"	100.—
Cash in hand, at Bankers and Bills receivable	"	2,654,545.68
Sundry Debtors	"	312,843.32
Balances at the Agents and Assured and others	"	2,731,689.85
Interest due and unpaid	"	85,615.86
Pension Fund for the Employees of the Company	"	392,606.—
		<hr/>
	M	<u>20,929,398.73</u>

RECEIPTS.

MARINE, RIVER AND INLAND INSURANCE.

	M	M
Balance from last year's account		115,443.69
Re-Insurance Reserve account	376,141.06	
Reserves from last year's account for Risks not run off and out- standing Claims	5,240,000.—	
Gross Premium Income	15,216,450.03	
Interest Account	221,858.83	21,054,449.92
		<hr/>

(B) ACCIDENT, LIABILITY, BURGLARY AND PLATE GLASS INSURANCE.

	M	M
Reserves from last year's Account for Risks not run off and out- standing Claims	1,399,590.29	
Gross Premium Income	2,313,063.72	
Interest Account, Re-Insurance Re-imburement Account and other Receipts	469,718.58	4,182,372.59
		<hr/>
Balance of Interest Account less depreciation of investments.....		141,922.26
		<hr/>
		<u>25,494,188.46</u>

EXPENDITURE.

(A) MARINE RIVER AND INLAND INSURANCE.

	M	M
Re-Insurance Account	5,637,861.07	
Net Losses paid	6,728,425.96	
Agency Commission and Costs	1,523,763.90	
Expenses of Management	317,847.19	
Re-Insurance Reserve Account	687,404.64	
Reserve for Risks not run off and outstanding claims	5,740,000.—	20,640,302.76

(B) ACCIDENT, LIABILITY, BURGLARY AND PLATE GLASS INSURANCE.

	M	M
Re-Insurance Account	570,755.21	
Losses paid	861,590.08	
Taxes, Re-instatement Fund, Agency Commission, etc.	467,204.89	
Expenses of Management	518,380.95	
Reserve for Risks not run off and outstanding Claims	1,642,549.14	4,060,480.27
Net Profit		793,405.43
		<u>25,494,188.46</u>

The General Meeting voted the following Distribution of the Net Profit of M 793,405.43

To Shareholders 18 per cent. dividend	M 360,000.—
Bonus to the Directors and Managers	" 158,939.47
Reserve for renewal of dividend-sheets	" 4,000.—
To the Employees: Gratuities	" 26,000.—
To the Employees: Gratuity Fund	" 5,000.—
To the Employees: Pension Fund	" 25,000.—
Balance to next year's account	" 214,465.96
	<u>M 793,405.43</u>

Mannheim, the 8th November, 1911.

MANNHEIM INSURANCE COMPANY.
(Mannheimer Versicherungsgesellschaft.)

For the Board of Directors:
REISS.

The Managers:
POST. HERM, HALTERMANN,
Deputy. Deputy.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 4552.

Certificate of Registry No. 2463.

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 of 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, 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 is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1913.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Profit and Loss Account, 31st December, 1911.

	£	s.	d.
To Balance, 1st January, 1911	48,441	15	9
" Balance of Underwriting Account, 1910, at 31st December, 1910	184,841	19	9
" Interest on Investments	35,641	12	1
" Transfer Fees		92	9 6
	<u>£269,017</u>	<u>17</u>	<u>1</u>

	£	s.	d.
By Dividends paid February and July, 1911	35,000	0	0
" Claims, Returns and Re-insurances paid on 1910 Account, from 1st January, 1911, to date and Under- writers' Commission	126,742	18	4
" Amount carried to Suspense Account on closing 1910 Account	45,500	0	0
" Bad Debts, 1910 Account		4	4 5
		<u>172,247</u>	<u>2 9</u>
" Balance carried down	61,770	14	4
	<u>£269,017</u>	<u>17</u>	<u>1</u>

UNDERWRITING ACCOUNT, 1911.

	£	s.	d.
To Premiums—Less Returns, Re-insurances and Agency Charges	319,793	17	0
	<u>£319,793</u>	<u>17</u>	<u>0</u>

	£	s.	d.	£	s.	d.
By Claims paid				87,397	19	6
Office Expenses, including Salaries, etc., London, Liver- pool and Manchester	22,628	6	10			
Directors' and Auditors' Fees	6,000	0	0			
General Law Charges		74	19 2			
				<u>28,703</u>	<u>6</u>	<u>0</u>
Less proportion charged to Internal Re-insurance Account	1,587	4	9			
				27,116	1	3
Balance carried down				<u>205,279</u>	<u>16</u>	<u>3</u>
				<u>£319,793</u>	<u>17</u>	<u>0</u>

GENERAL BALANCE SHEET, 31ST DECEMBER, 1911.

	£	s.	d.	£	s.	d.
To Capital subscribed—100,000 Shares at £20 per Share...	£2,000,000	0	0			
Paid up—£2 per Share				200,000	0	0
Reserve Fund				500,000	0	0
Outstanding Accounts				9,574	10	4
Internal Re-insurance Account				55,952	14	6
Suspense Account				88,326	17	7
Dividends not yet claimed				669	4	0
Bills payable				126	16	0
Balance of Profit and Loss Account				61,770	14	4
Balance of Underwriting Account, 1911				205,279	16	3
				<hr/>		
				£1,121,700	13	0
				<hr/>		
By Investments and Loan	£	s.	d.	£	s.	d.
(Market Value at 31st December, £951,888 13s. 10d.)				980,081	11	4
Debtors for Premiums, etc.				85,480	4	2
Interest Accrued, but not received				13,233	5	4
Office Furniture and Fixtures				1,457	14	5
Policy Stamps on hand				226	0	8
Bills Receivable				3,556	14	3
Cash on deposit	5,000	0	0			
Cash at Bankers and in hand	32,665	2	10			
				<hr/>		
				37,665	2	10
				<hr/>		
				£1,121,700	13	0
				<hr/>		

C. S. HOARE,
A. M. ANDERSON, } *Directors.*

We have audited the above Balance Sheet and Accounts, and have obtained all the information and explanation we have required, and we beg to report that we have each in our respective Districts examined the accounts of the Company, and that the above Balance Sheet compiled therefrom is, in our opinion, properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given us, and as shown by the books of the Company.

We also report that we have individually satisfied ourselves of the existence of the Securities belonging to our respective Offices.

J. F. CLARKE, LONDON.
J. S. HARMOOD BANNER, LIVERPOOL.
W. ASHWORTH, MANCHESTER. } *Auditors.*

STANDARD MARINE INSURANCE COMPANY, LIMITED.

Register No. 4525.

Certificate of Registry No. 2436.

1. Head Office, Liverpool, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Standard Marine Insurance Company, Limited.

2. The Company was constituted by Memorandum of Association and incorporated on the 6th day of December, 1871, under the English Companies' Acts, 1862 to 1900.

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 capital stock of the Company consists of 50,000 shares of £20 each, with £4 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1913.

BALANCE SHEET, 31ST DECEMBER, 1911.

Profit and Loss Account to 31st December, 1911.

	£	s.	d.		£	s.	d.
To Balance 31st December, 1910	119,609	9	3				
" Balance of Underwriting Account, 1910	93,410	17	11				
" Interest	14,662	12	0				
	<hr/>						
	£227,682	19	2				
	<hr/>						
By Claims paid on 1910 Account	41,895	9	2				
" Amount carried to Suspense Account	15,000	0	0				
	<hr/>						
" Bad and doubtful Debts	56,895	9	2				
" Income Tax	120	6	5				
" Amount written off Investments	946	14	3				
" Transfer to Reserve Fund	5,000	0	0				
" Balance	100,000	0	0				
	<hr/>						
	64,720	9	4				
	<hr/>						
	£227,682	19	2				
	<hr/>						

UNDERWRITING ACCOUNT, 1911.

	£	s.	d.		£	s.	d.
To Premiums, Less Returns and Re-Insurances	183,268	13	5				
	<hr/>						
	£183,268	13	5				
	<hr/>						
By Claims paid	50,687	18	4				
" General and Agency Expenses	15,530	11	9				
" Directors' and Auditors' Fees	850	0	0				
" Balance	116,200	3	4				
	<hr/>						
	£183,268	13	5				
	<hr/>						

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1911.

	£	s.	d.
To Capital Account—25,000 Shares of £20 each; £4 paid up	100,000	0	0
“ Reserve Fund	200,000	0	0
“ Balance of Profit and Loss Account	64,720	9	4
“ Balance of Underwriting Account, 1911	116,200	3	4
“ Suspense Account	43,392	14	4
“ Sale of Investment Account	642	8	1
“ Bills Payable	575	0	0
“ Sundry Creditors	50,414	11	3
	<hr/>		
	£575,945	6	4
	<hr/>		
By Investment and Loans	447,485	19	8
“ Cash at Bankers and in hand	57,494	12	11
“ Bills Receivable	563	6	7
“ Debtors for Premiums, etc.	62,910	12	4
“ Interest Accrued, but not received	7,295	5	7
“ Stamps on hand	195	9	3
	<hr/>		
	£575,945	6	4
	<hr/>		

AUDITORS' REPORT.

To the Shareholders of the Standard Marine Insurance Co., Limited:

Gentlemen,—In accordance with the provisions of the “Companies’ Consolidation Act, 1908,” we beg to report that we have examined the accounts and audited the above balance sheet, dated 31st December, 1911, and have obtained all the information and explanations we have required. In our opinion, such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company’s affairs in accordance with the best of our information and the explanations given us, and as shown by the books of the Company. We have also seen the Securities held here and the verifications of the securities deposited abroad.

(Sgd.) HARMOOD, BANNER & SON, *Chartered Accountants.*

(Sgd.) JAS. G. NICHOLSON,
F. W. P. RUTTER,
Directors.

Liverpool, 29th January, 1912.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 4524.

Certificate of Registry No. 2435.

DIRECTORS AND OFFICERS.

Directors:—G. B. Crow, G. C. Dobell, Oswald Dobell, Gilbert W. Fox, J. N. Hodgson, Alfred Woodall, R. W. Sharples, Liverpool.

Officers:—G. B. Crow, Chairman; G. C. Dobell, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against 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, limited 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, 1888; 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 liabilities 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.

The Company is registered for the year ending 30th April, 1913, to transact Ocean Marine Insurance.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Profit and Loss Account, 31st December, 1911.

DR.		£	s.	d.
To Balance, 1st January, 1911		47,810	13	3
" Balance of Underwriting Account, 1910		79,411	9	4
" Interest Account		10,615	16	0
		<hr/>		
		£137,837	18	7
		<hr/>		
CR.		£	s.	d.
By Dividend paid to Shareholders—				
1st July, 1910	£5,000	0	0	
23rd January, 1911	7,500	0	0	
		<hr/>		
		12,500	0	0
" Income Tax, 1910		663	14	4
" Claims, Re-Insurances, Returns, Commissions, etc., for 1910		50,532	5	2
" Amount carried to Suspense Account to close 1910		10,000	0	0
" Amount transferred to Reserve Fund		15,000	0	0
" Balance carried down		49,141	19	1
		<hr/>		
		£137,837	18	7
		<hr/>		

UNDERWRITING ACCOUNT, 1911.

DR.		£	s.	d.
To Prelums, Less Re-Insurances, Returns and Agency Charges, etc.....		128,675	8	10
" Transfer Fees		18	17	6
		<hr/>		
		£128,694	6	4
		<hr/>		

Cr.		£	s.	d.
By Claims		30,729	7	8
“ General Expenses, including Salaries, Rents, Subscriptions to Underwriters’ Rooms, Registers of Shipping, etc.....		11,981	1	10
“ Auditors’ Remuneration		100	0	0
“ Directors’ Remuneration		1,500	0	0
“ Furniture and Fixtures—Amount written off.....		100	0	0
“ Balance carried down		84,283	16	10
		£128,694 6 4		

BALANCE SHEET.

Dr.		£	s.	d.
To Capital:—				
50,000 Shares at £10 per Share, £500,000				
Paid up £2 per Share		100,000	0	0
“ Reserve Fund		135,000	0	0
“ Balance of Profit and Loss Account.....	£49,141 19 1			
Less Interim Dividend paid 1st July, 1911.....	7,062 10 0			
		42,079	9	1
“ Balance of Underwriting Account, 1911.....		84,283	16	10
“ Suspense Account		11,057	6	6
“ Special Re-Insurance Account		7,006	13	4
“ Accounts due by the Company		8,194	11	2
“ Dividends unpaid		92	18	4
		£387,714 15 3		

Cr.		£	s.	d.
By Investments:—				
Bonds repayable at fixed dates	£181,545 8 1			
Other Investments (market value £137,724 3s. 7d.)	143,875 9 0			
		325,420	17	1
“ Policy Stamps		71	8	0
“ Furniture and Fixtures		266	5	5
“ Cash at Bankers and in hand		11,576	6	2
“ Interest accrued but not received		3,258	1	2
“ Accounts due to the Company, for Premiums, Salvages, etc.....		47,121	17	5
		£387,714 15 3		

A. WOODALL,
R. W. SHARPLES, } *Directors.*

AUDITORS’ REPORT.—We have to report that we have examined the Accounts of the Rellance Marine Insurance Company, Limited, for the year ending 31st December, 1911. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company’s affairs according to the best of our information, and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

CHALMERS, WADE & Co., *Chartered Accountants,*

Liverpool, 12th January, 1912.

ROYAL EXCHANGE ASSURANCE.

Register No. 4526

Certificate of Registry No. 2437.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1913.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1911.

RECEIPTS.

Marine Department.

The Net Premiums amounted to £267,572 18s. 5d., which, with interest gave a total income of £271,367 10s. 7d.

PAYMENTS.

The Losses paid in respect of 1911 and previous years amounted to £189,717 1s. 4d. The Commission was £7,181 5s. 11d., and the Expenses of Management were £25,071 3s. 0d.

The Marine Fund, after transferring £20,000 to the Profit and Loss Account, amounts to £237,866 18s. 10d.

CR.

	£	s.	d.
Amount of marine insurance fund at the beginning of the year.....	208,468	18	6
Premiums, after deduction of re-insurance premiums, returns, brokerage, and discount	267,572	18	5
Interest, dividends and rents.....	£4,029	13	5
Less income tax thereon.....	235	1	3
		3,794	12 2
		£479,836	9 1

DR.

	£	s.	d.
Claims paid and outstanding.....	189,717	1	4
Commission	7,181	5	11
Expenses of management	25,071	3	0
Transferred to profit and loss account	20,000	0	0
Amount of marine insurance fund at the end of the year, as per balance sheet	237,866	18	10
	<u>£479,836</u>	<u>9</u>	<u>1</u>

GENERAL BALANCE SHEET, 31ST DECEMBER, 1911.

LIABILITIES.

	£	s.	d.
Proprietors' capital paid up	689,219	17	10
Life assurance fund	3,344,357	6	5
Annuity fund	862,431	9	8
Fire insurance fund	369,300	0	0
Accident insurance fund	11,325	0	0
Employers' liability insurance fund	81,982	0	0
General insurance fund	27,932	0	0
Marine insurance fund	237,866	18	10
Sinking fund and capital redemption fund	49,746	5	8
Profit and loss account (general reserve fund).....	464,168	6	9
Claims admitted or intimated, but not paid—			
Life assurance	28,359	9	10
Fire insurance	83,758	10	9
Annuities due and unpaid	6,012	0	0
Surrendered and settlement policies suspense accounts.....	4,802	11	1
Deposit fund (clerks' savings).....	20,822	3	7
Security deposit fund (security for agents and others).....	3,560	0	0
Pension and other reserve funds	60,346	3	11
Bills payable	1,163	3	0
Sundry Creditors	75,914	11	2
	<u>£6,423,067</u>	<u>18</u>	<u>6</u>

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	644,378	7	0
Mortgages on property out of the United Kingdom.....	6,385	10	1
Loans on parochial and other public rates.....	207,959	18	6
Loans on life interests.....	173,901	8	8
Loans on reversions	146,872	1	8
Loans on stocks and shares	212,674	15	3
Loans on Company's policies within their surrender values.....	178,195	9	1
Loans on personal security	141,888	4	5

INVESTMENTS:—

Deposit with the High Court (Bank of England Stock).....	20,250	0	0
British Government securities and Bank of England Stock.....	139,473	15	2

Municipal and county securities, United Kingdom.....	56,266	11	8
Indian and Colonial Government securities	125,852	1	11
Indian and Colonial provincial securities	24,127	10	0
Indian and Colonial municipal securities	73,447	1	3
Foreign Government securities	381,818	14	8
Foreign provincial securities	43,796	7	4
Foreign municipal securities	278,900	17	5
Railway and other debentures and debenture stocks—Home and Foreign	1,592,140	1	8
Railway and other preference and guaranteed stocks.....	350,451	15	2
Railway ordinary stocks	175,169	8	1
Rent charges	23,857	17	5
Freehold ground rents	122,996	15	0
House property	429,779	10	7
Life interests	62,929	3	8
Reversions	75,691	15	7
Agents' balances	449,658	6	7
Outstanding premiums	35,722	2	11
Outstanding interest, dividends and rents	8,300	17	10
Interest accrued but not payable.....	62,874	18	1
Bills receivable	3,934	8	11
Marine stamps	416	18	3
 CASH:—			
On deposit	83,584	16	6
In hand and on current account.....	89,370	8	2
	<hr/>		
	£6,423,067	18	6
	<hr/>		

I report to the Proprietors that I have examined the Books at the Head Office for the year ended 31st December, 1911, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, and compared the above Balance Sheet with the Books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

3, Frederick's Place, Old Jewry, E. C., 2nd April, 1912.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 4557.

Certificate of Registry No. 2468.

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, limited 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 was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1913.

SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1912.

Officers:—William J. Dutton, President; Bernard Faymonville, Vice-President; J. B. Levison, Second Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee Jr., Marine Secretary.

Directors:—William J. Dutton, Bernard Faymonville, J. B. Levison, Charles R. Bishop, J. C. Coleman, Charles Page, Henry Rosenfeld, Geo. A. Newhall, F. W. Van Sicklen and Arthur A. Smith.

Forty-ninth Annual Statement, January 1, 1912.

CASH CAPITAL	\$1,500,000 00
POLICYHOLDERS' SURPLUS	4,081,460 00

ASSETS.

Bonds and Stocks	\$5,134,149 15
Real Estate, including Home Office	557,000 00
Loans on Bonds and Mortgages	787,463 62
Loans on Collaterals	254,731 52
Cash in Bank and Company's Offices	674,095 47
Premiums in Course of Collection	1,056,111 26
Marine Premium Notes	22,028 35
All Other Assets	164,012 38
Total Assets	<u>\$8,649,591 75</u>

LIABILITIES.

Losses in Process of Adjustment	\$ 517,423 26
Re-Insurance Reserve	3,714,707 97
All Other Claims and Demands	291,000 00
Reserve for January Dividend	45,000 00
Capital Paid in Cash	1,500,000 00
Net Surplus	2,581,460 52
Total Liabilities	<u>\$8,649,591 75</u>

INCOME.

Net Premiums:—	
Fire	\$3,811,833 37
Marine	1,675,840 65
	<u>\$5,487,674 02</u>
Interest, Dividends, Rents, etc.....	326,109 99
All Other Income	5,355 00
	<u>\$5,819,139 01</u>

EXPENDITURES.

Net Losses Paid:—

Fire	\$2,034,719 13	
Marine	1,012,762 03	
		\$3,047,481 16
Dividends		180,000 00
Commission and Brokerage		990,869 53
Taxes and all Other Expenditures		1,046,357 54
		\$5,264,708 23

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 4559.

Certificate of Registry No. 2470.

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

2. The Company was constituted by deed of settlement, dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of The Indemnity Mutual Marine Assurance Company, Limited. 29th July, 1886.

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.

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1913.

BALANCE SHEET, 31ST DECEMBER, 1911.

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per Share have been paid).....	201,000	0	0
" Reserve	375,000	0	0
" Sundry Creditors	4,404	17	10
" Underwriting Suspense Account	50,138	4	6
" Balance of Underwriting Account, 1911.....	208,191	0	1
" Balance of Profit and Loss Account	65,264	19	11
	£903,999	2	4

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	595,681	0	4
" Cash at Bankers and in hand	1,424	2	2
" Stamps		93	18 10
" Sundry Debtors	61,800	1	0
	<u>£903,999</u>	<u>2</u>	<u>4</u>

Profit and Loss Account, 31st December, 1911.

DR.

	£	s.	d.
To Dividend paid in April	£16,750	0	0
" Interim Dividend paid in October	16,750	0	0
		<u>33,500</u>	<u>0 0</u>
" Transfer to Reserve Account		25,000	0 0
" Writing down sundry Investments		7,000	0 0
" Balance		65,264	19 11
		<u>£130,764</u>	<u>19 11</u>

CR.

	£	s.	d.
By Balance	51,581	18	7
" Interest on Investments and Rents	30,002	3	5
" Transfer Fees		26	7 6
" Balance Underwriting Account, 1910, on 31st December, 1910	£192,203	9	7
Less Losses, Averages, etc., on 1910 Account in 1911	113,048	19	2
		<u>£79,154</u>	<u>10 5</u>
Less Transferred to Underwriting Suspense Account to close 1910	30,000	0	0
		<u>49,154</u>	<u>10 5</u>
	<u>£130,764</u>	<u>19</u>	<u>11</u>

UNDERWRITING ACCOUNT, 1911.

DR.

	£	s.	d.
To Net Settlements	102,394	4	7
" Directors' Fees	3,000	0	0
" Salaries	9,490	0	0
" General Office Expenses	5,788	13	10
" Balance	208,191	0	1
		<u>£328,863</u>	<u>18 6</u>

CR.

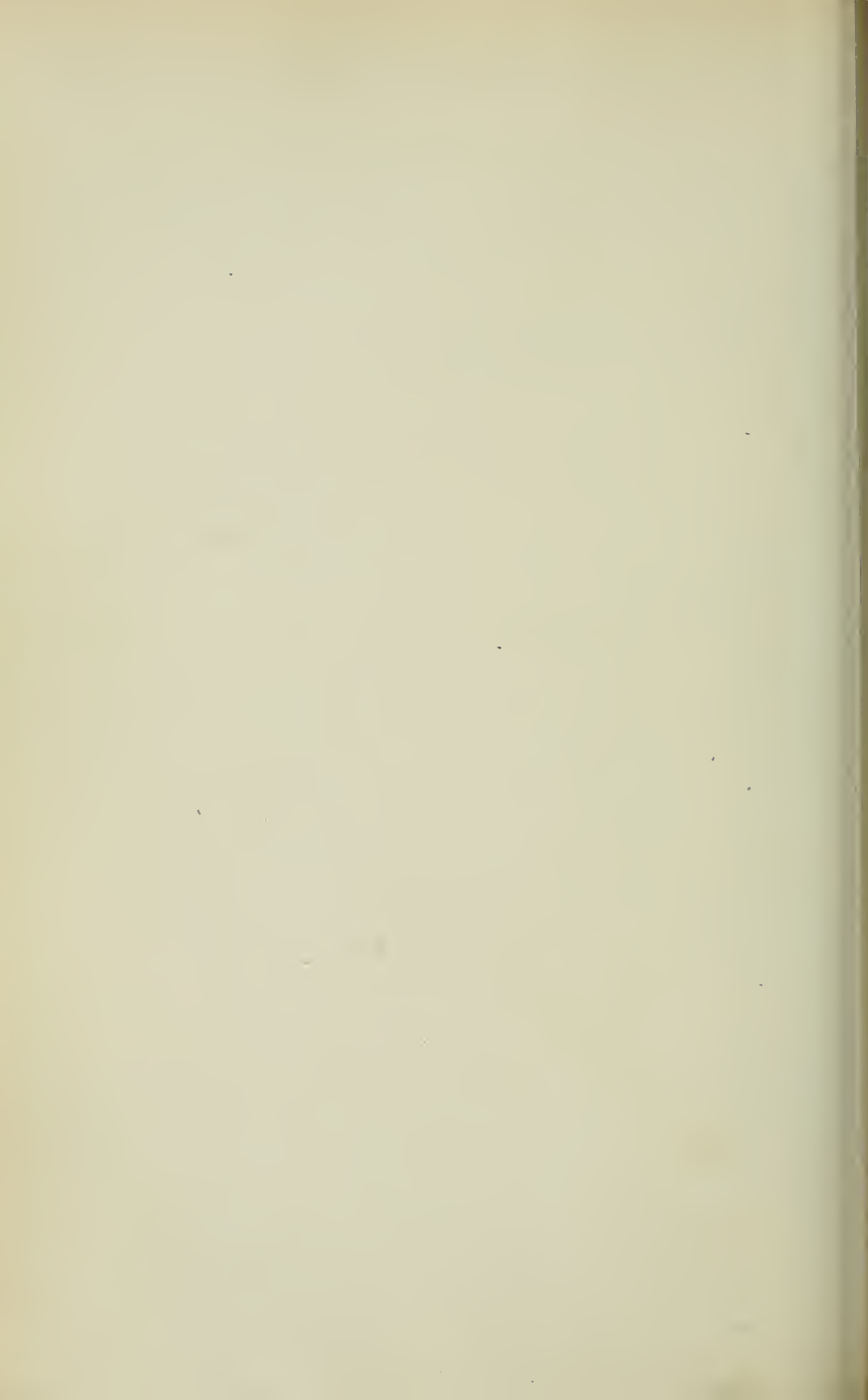
	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	£328,863	18	6
	<u>£328,863</u>	<u>18</u>	<u>6</u>

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, and obtained all the relative information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

THOMAS A. WELTON, F.C.A.,
J. F. BOND, F.C.A., } *Auditors.*

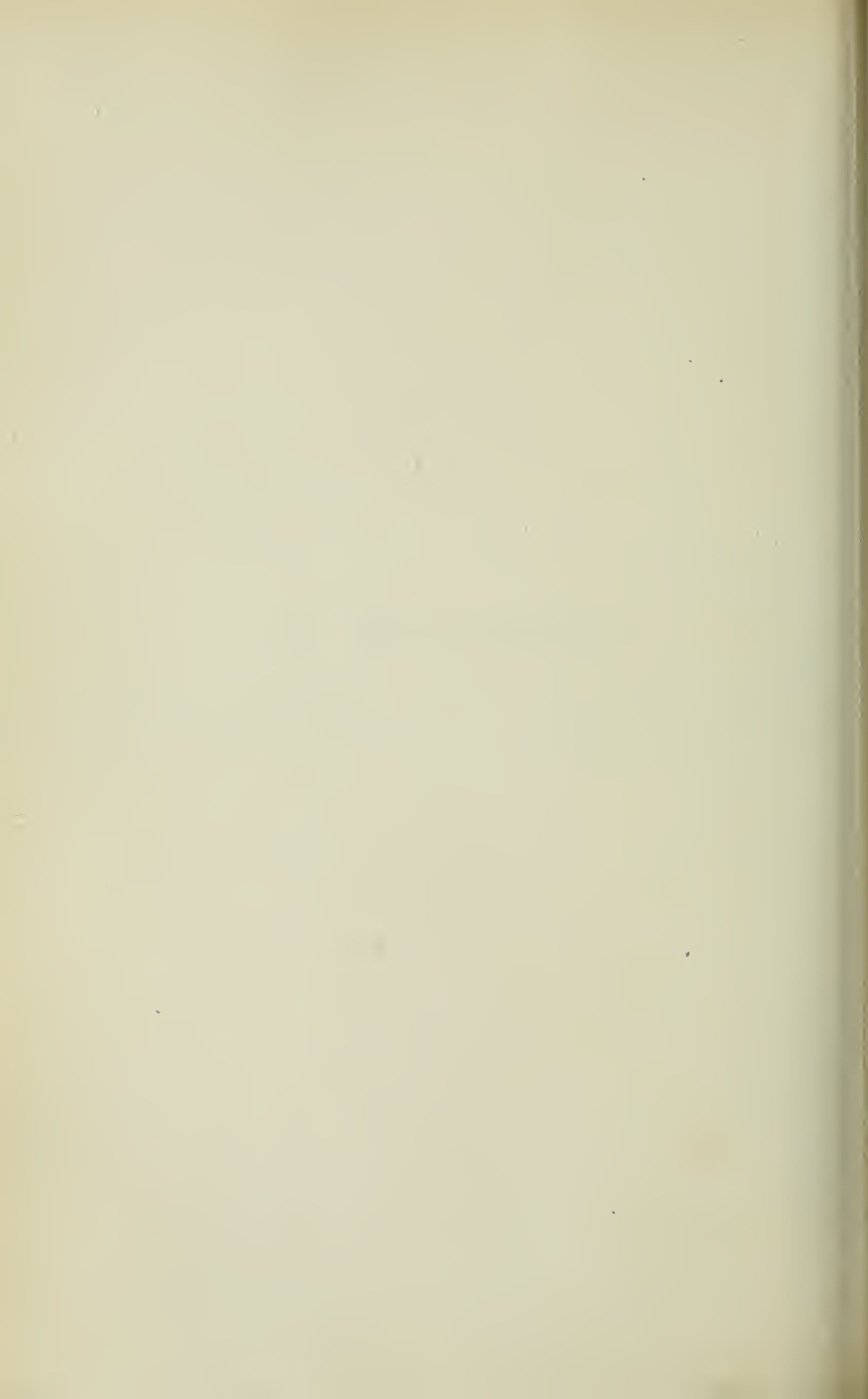
FRED. HUTH JACKSON,
SPENCER H. CURTIS, } *Directors.*

2nd March, 1912.



DIVISION B.

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



Life Insurance Companies

Year ending 31st December, 1911

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

H. Sutherland	Toronto, Ont.
Thomas Urquhart	Toronto, Ont.
S. Henderson	Toronto, Ont.
Dr. T. F. McMahon	Toronto, Ont.
John C. Elliott	Glencoe, Ont.
D. Urquhart	Toronto, Ont.
D. C. Hossack	Toronto, Ont.
Geo. M. Begg	Toronto, Ont.
W. H. Shapley	Toronto, Ont.
W. H. Shaw	Toronto, Ont.
S. S. Weaver	Toronto, Ont.
J. M. Walton	Aurora, Ont.
James Reid	Montreal, Que.
James Lang	Toronto, Ont.
J. H. McKnight	Toronto, Ont.

Officers:

H. Sutherland, President and Manager	Toronto, Ont.
Thomas Urquhart, 1st Vice-President	Toronto, Ont.
S. Henderson, 2nd Vice-President	Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
James G. Begg	Toronto, Ont.

Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400;
Deposit at Provincial Treasury, \$26,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of mortgages	\$117,870 50
Amount of debentures	36,027 47
Amount of loans on Company's policies	20,453 25
Actual cash on hand at head office	\$557 74
Cash on deposit in Standard Bank, Bay and Richmond Streets, Toronto	5,975 61
	<hr/>
	6,533 35
Interest due and accrued and unpaid	1,970 51
Premiums outstanding (net)	3,827 00
Premiums deferred (net)	4,366 26
Premiums on capital stock unpaid	3,100 00
Office furniture (not extended)	\$830 00
	<hr/>
Total assets	\$194,148 34
	<hr/>
Subscribed capital stock uncalled	\$318,600 00

LIABILITIES.

Re-insurance reserve (Om. (5) Table interest at 3½ per cent.)	\$180,736 28
Amount due auditors' fees, 1911	100 00
Amount due premiums paid in advance	767 08
Amount due Provincial tax, 1911	519 20
	<hr/>
Total liabilities	\$182,122 56
	<hr/>
Capital stock paid up	\$35,400 00
	<hr/> <hr/>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended), \$11,726.93.	
Amount received in cash for gross premiums	\$52,020 70
Amount received in cash for interest	7,843 73
Amount received in cash for payments on mortgages and other loans (not extended)	\$16,749 82
Amount received for calls on capital stock	5,000 00
Amount received in cash for premium on capital stock	2,800 00
	<hr/>
Total receipts	\$67,664 43
	<hr/> <hr/>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and salaries	\$5,979 29
“ “ “ law costs	7 20
“ “ “ fuel and light	10 11
“ “ “ medical fees	1,928 00
“ “ “ interest, discount or exchange	48 09
“ “ “ statutory assessment and license fee	59 93
“ “ “ travelling expenses	1,248 17
“ “ “ rent and taxes	1,430 64
“ “ “ salaries and auditors' fees	8,224 00
“ “ “ printing, stationery and advertising	396 65
“ “ “ postage, telegrams and express	129 96
“ “ “ valuations	85 00
“ “ “ telephone	37 50
“ “ “ insurance literature	55 58
“ “ “ office supplies	63 04
“ “ “ other expenses	141 55
	<hr/>
Total expenses of management	\$19,844 71

Miscellaneous expenditure:

Cash paid for claims which occurred prior to 1911	\$1,000 00
“ “ “ claims which occurred in 1911	6,000 00
	<hr/>
“ “ “ re-insurance	7,000 00
“ “ “ surrender values	99 38
“ “ “ investments (not extended)	\$61,136 39
“ “ “ office furniture	549 00
	<hr/>
Total expenditure	\$28,471 44
	<hr/> <hr/>

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1910	1,220	\$1,604,149
Contracts taken during 1911	278	354,253
Gross number and amount of contracts on foot at any time during 1911	1,498	\$1,958,402
	Number.	Amount.
Deductions:		
Contracts matured in 1911 by death	4	\$6,000
Contracts lapsed in 1911	50	69,029
Contracts surrendered for which cash } values have been paid	22	24,500
Total deductions	76	\$99,529
*Number and amount of contracts on foot at 31st December, 1911	1,422	\$1,858,873
Re-insured		18,500
Net number and amount of contracts on foot at 31st December, 1911	1,422	\$1,840,373

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid up.	
			\$	c.	\$	c.
Allen, A. A.	Toronto	50	5,000	00	500	00
Allan, J. W.	"	100	10,000	00	1,000	00
Begg, Geo. M.	"	100	10,000	00	1,000	00
Bick, John B.	"	5	500	00	50	00
Coutts, John.	Thamesville	5	500	00	50	00
Daly, F. W.	London	25	2,500	00	250	00
Daniel, C. D.	Toronto	5	500	00	50	00
Dodge, O. F.	"	25	2,500	00	250	00
Elliott, J. C.	Glencoe	50	5,000	00	500	00
Garside, Wm.	Toronto	100	10,000	00	1,000	00
Hossack, D. C.	"	100	10,000	00	1,000	00
Heggie, Dr. W. C.	"	10	1,000	00	100	00
Henderson, Rev. A.	Sintaluta, Sask.!	200	20,000	00	2,000	00
Henderson, S.	Toronto	100	10,000	00	1,000	00
Lang, James.	"	100	10,000	00	1,000	00
McKnight, J. H.	"	50	5,000	00	500	00
McMahon, Dr. T. F.	"	250	25,000	00	2,500	00
McMillan, H. T.	"	15	1,500	00	150	00
McKee, Wm.	"	25	2,500	00	250	00
McEvoy, A. M.	London	10	1,000	00	100	00
Murchison, Wm.	Buffalo, N.Y.	10	1,000	00	100	00
Reid, James.	Montreal	275	27,500	00	2,750	00
Reid, Mrs. Jas.	"	125	12,500	00	1,250	00
Shapley, W. H.	Toronto	100	10,000	00	1,000	00
Shaw, W. H.	"	50	5,000	00	500	00
Sherris, H.	"	5	500	00	50	00
Sutherland, H.	"	925	92,500	00	9,250	00
Sutherland, L. H. B.	"	250	25,000	00	2,500	00
Urquhart, D.	"	100	10,000	00	1,000	00
Urquhart, Thomas.	"	100	10,000	00	1,000	00
Weston, J. F.	"	20	2,000	00	200	00
Walton, J. M.	Aurora	150	15,000	00	1,500	00
Weaver, S. S.	Toronto	100	10,000	00	1,000	00
Wenborne, O. C.	Santiago, Chile ..	5	500	00	50	00
Totals		3,540	354,000	00	35,400	00

* Of this amount there was payable to beneficiaries resident in Ontario, \$1,710,873.

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503 TEMPLE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

John J. Main	Toronto, Ont.
A. C. Pratt	Toronto, Ont.
A. W. Briggs	Toronto, Ont.
A. M. Featherston	Toronto, Ont.
A. D. Smith, M.D.	Mitchell, Ont.
C. Bonnick	Toronto, Ont.
S. J. Carter	Montreal, Que.
Geo. H. Featherston	Montreal, Que.
J. M. Faircloth	Toronto, Ont.
B. E. McKenzie, M.D.	Toronto, Ont.
James Acton	Toronto, Ont.
H. Dempsey	Rednersville, Ont.

Officers:

John J. Main, President	Toronto, Ont.
A. C. Pratt, Vice-President	Toronto, Ont.
A. M. Featherston, General Manager and Secretary.....	Toronto, Ont.

Auditors:

A. C. Neif & Co.	Toronto, Ont.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$39,120; Paid in Advance of Call, \$8,050; Unpaid on Calls, \$1,900; Deposit at Provincial Treasury, \$25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Actual cash on hand at Head Office	\$1,657 91	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipts, Ontario Government deposit)	25,000 00	
Cash on deposit, Union Bank, Toronto	444 48	
Cash on deposit in Union Bank, Winnipeg, Man. (Deposit Receipt, Manitoba Government deposit)	10,000 00	
		\$37,102 39
Cash in agent's hands		2,384 03
Interest due or accrued and unpaid		250 00
Premiums outstanding (net)		8,523 08
Calls on capital stock unpaid, \$1,900 (not extended).		
Advertising supplies on hand	\$775 00	
Organization expenses	8,067 42	
Office furniture and fixtures	589 99	
		} not extended \$9,432 41
Total assets		\$48,259 50
Subscribed capital stock uncalled, less paid in advance of calls		\$68,880 00

LIABILITIES.

Re-insurance reserve, Hm. Table (Professor Cherriman's), interest at 4½ per cent.	\$17,049 21
Amount of borrowed money	9,823 00
Amount due, accrued interest	115 20
Total liabilities to public	\$26,987 41
Capital stock paid up	\$39,120 00

RECEIPTS.

Gross premiums received in cash	\$19,844 57
Amount received for interest	1,229 05
Amount received from sale of office furniture	10 58
Amount received unexpended travelling expenses	22 95
Amount received re-insurance refund	3 06
Total receipts	\$21,110 21

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and salaries	\$5,578 45
“ medical examination fees	1,031 05
“ statutory assessment and license fee (Ontario)	57 79
“ other taxes and fees	501 74
“ law costs	260 47
“ interest	9 61
“ travelling expenses	1,123 86
“ rent and fire insurance	386 20
“ salaries, directors' and auditors' fees	3,940 50
“ printing, stationery and advertising	793 63
“ postage, telegrams, express and telephone	216 96
“ other expenses <i>rc</i> :	
Saskatchewan agency	18 00
Manitoba agency	1,080 56
Ontario agency	33 70
Alberta agency	9 20
Total expenses of management	\$15,046 72

Miscellaneous payments:

Cash paid for claims during 1911	
“ re-insurance	819 56
“ agents' commission advanced	925 00
“ agents' commission advanced, Alberta	1,008 03
“ agents' commission advanced, Manitoba	452 26
“ in repayment, borrowed money	1,810 28
“ office furniture and fittings	241 30
Total expenditure	\$20,303 15

MISCELLANEOUS.

		Number.	Amount.
Contracts in force, 31st December, 1910.....		271	\$450,500
Contracts taken during 1911		301	525,600
Gross number and amount of contracts on foot at any time during 1911		572	976,100
	Number.	Amount.	
Deductions:			
Contracts matured in 1911 by death			
Contracts lapsed in 1911.....	83	\$85,500	
Total deductions extended.....	83	\$85,500	83 85,500
Gross number and amount of contracts on foot.....		489	\$890,600
Less re-insured.....			65,000
Net number and amount of contracts on foot 31st December, 1911.....		489	\$825,600

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Aetou, Jas.	Toronto	10	\$1,000 00	\$300 00
Alguire, D. O.	Cornwall	10	1,000 00	300 00
Beatty, S. W.	Winnipeg	40	4,000 00	1,200 00
Black, W. A.	"	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W.	"	20	2,000 00	600 00
Bull, M.	Winnipeg	3	300 00	300 00
Burrows, F. J.	Seaforth	2	200 00	200 00
Carley, A. D.	King	10	1,000 00	300 00
Carter, S. J.	Montreal	10	1,000 00	300 00
Chambers, W. J.	Kenora	20	2,000 00	600 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H.	"	5	500 00	500 00
Conron, W. J.	Toronto	1	100 00	30 00
Dempsey, H.	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.	Toronto	10	1,000 00	300 00
Faireloth, J. M.	"	10	1,000 00	300 00
Featherston, A. M.	"	10	1,000 00	300 00
Featherston, A. M., in trust.	"	135	13,500 00	4,050 00
Featherston, G. H.	Montreal	50	5,000 00	1,500 00
Featherston, W. A.	"	20	2,000 00	600 00
Gordon, C. W., D.D.	Winnipeg	10	1,000 00	1,000 00
Glines, G. A.	"	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hammond, W. J.	Winnipeg	10	1,000 00	1,000 00
Hanna, A. S.	Perth	5	500 00	150 00
Hart, J. W.	Huntsville	5	500 00	150 00
Hart, W. T.	Winnipeg	3	300 00	300 00
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00
Logie, W.	Sarnia	5	500 00	150 00
Lees, Geo. H.	Hamilton	10	1,000 00	300 00
McBain, John	Montreal	50	5,000 00	1,500 00
McIntosh, E. J.	Vankleek Hill	10	1,000 00	300 00
McKenzie, B. E.	Toronto	90	9,000 00	2,700 00
Main, J. J.	"	50	5,000 00	1,500 00
Mann, Jas.	Renfrew	5	500 00	150 00
Marquis, J. A.	Brantford	5	500 00	150 00
Mathers, Annie L.	Belleville	10	1,000 00	300 00
Mather, W. R.	Stirling	30	3,000 00	.....
Montgomery, T.	Winnipeg	20	2,000 00	2,000 00
Muir, James, Jr.	Quebec	10	1,000 00	300 00
Mylks, G. W.	Kingston	5	500 00	150 00
Pattee, F. J.	Hawkesbury	5	500 00	150 00
Parke, G. H.	Toronto	10	1,000 00	300 00
Peck & Son	Gananoque	10	1,000 00	300 00
Pratt, A. C.	Toronto	50	5,000 00	1,500 00
Rogers, D.	Seaforth	4	400 00	120 00
Savage, J.	Guelph	2	200 00	60 00
Shaw, W. H.	Toronto	10	1,000 00	300 00
Short, A. L.	Kingston	10	1,000 00	300 00
Sinclair, D. J.	Woodstock	5	500 00	150 00
Sinclair, J. P.	Gananoque	2	200 00	60 00
Smith, A. D.	Mitchell	10	1,000 00	1,000 00
Smith, S. T.	Winnipeg	2	200 00	200 00
Smith & Johnston	Ottawa	20	2,000 00	600 00
Walker, F. W.	Toronto	20	2,000 00	600 00
Walker, N.	Niagara Falls	5	500 00	150 00
Walton, G. A.	Toronto	35	3,500 00	1,050 00
White, W. G.	Winnipeg	10	1,000 00	1,000 00
Wilson, E. L (Miss)	Toronto	20	2,000 00	600 00
Young, Frank	Hoard's Station	10	1,000 00	300 00
Young, G. S.	Prescott	2	200 00	60 00
Young, S.	Toronto	10	1,000 00	300 00
Totals		1,099	\$109,900 00	\$39,120 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures
of Life Insurance Companies

LIFE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Policy Loans.		Mortgages.		Municipal Debentures,		Interest accrued.		Cash.		Premium on capital stock.		Premiums outstanding (net).		Deferred premiums (net).		Agents' balances.		Totals.		Office furniture, etc. (Not extended).		Subscribed capital unpaid, less paid in advance.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	20,453	25	117,870	50	36,027	47	1,970	51	6,533	35	3,100	00	3,827	00	4,366	26	.....	.....	194,148	34	830	00	316,600	00
Policyholders' Mutual Life.....	.....	.....	.....	.....	.....	.....	250	00	* 37,102	39	.....	.....	8,523	08	.....	.....	2,384	03	48,259	50	** 9,432	41	68,880	00
Totals	20,453	25	117,870	50	36,027	47	2,220	51	43,635	74	3,100	00	12,350	08	4,366	26	2,384	03	242,407	84	10,362	41	387,480	00

*Includes deposit receipt for \$25,000 deposited with Ontario Government, and deposit receipts for \$10,000 deposited with Manitoba Government. **Advertising supplies on hand, \$775.00; organization expenses, \$8,007.42. The Government deposits at date of publication are as follows: Equity Life, \$26,000; Policyholders' Mutual Life, \$25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Re-insurance reserve.		Medical fees.		Advance Premiums.		Provincial tax on Premiums.		Borrowed money.		Other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Calls on capital stock unpaid.		No. of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Equity Life.....	(a) 180,736	28	.....	.....	767	08	519	20	.....	.....	100	00	182,122	56	35,400	00	.....	.....	1,432	.....	1,840,373	00
Policyholders' Mutual Life.....	(b) 47,049	21	.....	.....	.....	.....	.....	.....	9,823	00	115	20	36,387	41	39,120	00	1,900	00	489	.....	825,600	00
Totals	197,785	49	.....	.....	767	08	519	20	9,823	00	215	20	209,109	97	74,520	00	1,900	00	1,911	.....	2,665,973	00

(a) Om. (5) table 3 1/2 per cent.
(b) Hm. (Professor Oberriman) 4 1/2 per cent

The Government deposits at date of publication are as follows: Equity Life, \$26,000; Policyholders' Mutual, \$25,000.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Gross premiums.		Interest.		Premiums on capital stock.		Calls on capital stock.		All other.		Total.		For securities (not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Equity Life.....	52,020	70	7,843	73	2,800	00	5,000	00	.....	.....	67,664	43	16,749,82
Policyholders' Mutual Life	19,844	57	1,229	05	.....	.....	.....	.....	36	59	21,110	21	.....
Totals.....	71,865	27	9,072	78	2,800	00	5,000	00	36	59	88,774	64	16,749 82

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Expenses of Management.					Claims.	Surrender values paid.	Advanced to agents.	Repaid borrowed money.	Re-insurance.	Other expenditure.	Total.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessment and license fee.	Medical fees.	All other.									Total expenses of management.
Equity Life	\$ 5,979	\$ 8,224	\$ 59	\$ 1,928	\$ 3,653	\$ 7,000	\$ 978	\$ 35	\$ 1,810	\$ 99	\$ 549	\$ 28,471	\$ 44,611,136 39
Policyholders' Mutual Life.....	5,578	3,940	57	1,031	4,438	.....	.....	.....	2,385	29	241	30	.....
Totals	11,557	12,164	117	2,959	8,092	7,000	978	35	2,385	29	790	30	48,774 59 61,136 39

* Includes Alberta, \$1,008 03; Manitoba, \$452 26.

Joint Stock Fire Insurance Companies

Year ending 31st December, 1911.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

HEAD OFFICE, 183 WEST GEORGE STREET, GLASGOW, SCOTLAND.

Chief Agent for Ontario, Andrew C. Stephenson, Toronto, Ontario.

Commenced business March 26th, 1907.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

The Right Hon. James Parker-Smith London, E. C., England.
 Claude Andrew Allan Glasgow, Scotland.
 Robert King Bell Paisley, Scotland.
 John Cowan Enderleigh, Scotland.
 David Henderson Macdonnell Uddington, Scotland
 Alexander MacKay, B.A. Dundee, Scotland.
 Robert Sutherland Renfrewshire, Scotland.
 George Burn Young Glasgow, Scotland.

Officers:

The Right Hon. James Parker-Smith, President ... London, E. C., England.
 John Ronald Fleming, Secretary London, E. C., England.
 Donald Wyllie MacLennan, General Manager London, E. C., England.

Auditors:

J. Wyllie Guild & Scott, C. A. (In Britain) Glasgow.
 MacKay, Irons & Co., C. A. New York City.

Authorized capital, \$2,500,000.

Subscribed capital, \$1,250,000. Paid up capital, \$250,000.

* Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$51,674.21.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

(Ontario business only.)

ASSETS.

Amount of Municipal debentures owned (forming part of Ontario Government deposit)	\$47,205 04
Amount of Dominion of Canada 3% inscribed stock (forming part of Ontario Government deposit)	4,866 67
Amount of Municipal debentures owned, (forming Manitoba Government deposit)	10,241 00

* Since increased to \$55,476.68

Amount of Municipal debentures owned (forming Saskatchewan Government deposit)		5,004 83
Cash on hand at Head Office, Toronto	\$ 655 22	
Cash in Metropolitan Bank, Toronto	10,159 69	
		<u>10,814 91</u>
Cash in agents' hands, acknowledged by them to be due, and considered good		5,104 02
Interest due or accrued and unpaid		1,446 45
Office furniture and goods. Plans (not extended)	\$1,203 09	
		<u>84,682 92</u>
Total assets		<u>\$84,682 92</u>

LIABILITIES.

Amount of supposed or reported losses		\$ 4,790 00
Unearned premiums being 50% of gross premiums on all policies in force at 31st December, 1911		14,645 76
Amount of commission unpaid		984 79
		<u>20,420 55</u>
Total liabilities		\$20,420 55
Capital stock paid up		<u>\$250,000 00</u>

RECEIPTS.

Gross premiums received in cash		\$28,273 65
Interest		459 51
Cash advanced from Home office		2,353 10
		<u>\$31,086 26</u>
Total receipts		<u>\$31,086 26</u>

EXPENDITURE.

Expenses of management:		
Cash paid to agents for commission, salaries and bonus		\$ 5,081 54
“ Law costs		420 00
“ Investigation and adjustment of claims		60 79
“ Interest, discount and exchange		20 10
“ Statutory assessment and license fee		100 00
“ Travelling expenses		538 00
“ Rent		390 00
“ Salaries, Directors' and Auditors' fees		2,617 27
“ Printing, stationery and advertising		1,020 40
“ Postage, telegrams and express		235 04
“ Bradstreets, insurance, etc.		228 48
		<u>\$10,711 62</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1911		3,970 23
“ rebate, abatement and returned premiums		2,916 55
“ Office furniture		640 29
“ Maps and plans		562 80
“ To and on account of Head Office		1,469 86
		<u>\$20,271 35</u>

CURRENCY OF INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1911.	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1911....	\$ 1,968,163 42	\$ 514,285 00	\$ 2,482,448 42
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured			
Net risks carried by Company 31st December, 1911....	1,968,163 42	514,285 00	2,482,448 42

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force 31st December, 1910.....		\$
Policies taken during 1911 new or renewed	1,590	2,884,998 42
Deduct, expired and cancelled in 1911	197	402,550 00
**Amount in force 31st December, 1911.....	1,393	2,482,448 42

LIST OF SHAREHOLDERS.

(NOT PRINTED—NO ONTARIO SHAREHOLDERS.)

**Written on Ontario risks, amount. \$2,331,114.42.

CROWN FIRE INSURANCE COMPANY.

HEAD OFFICE, KENT BUILDING, 156 YONGE STREET, TORONTO, ONT.

Commenced business January, 1909.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

J. K. Brodie	Toronto, Ont.
C. T. Pearce	Toronto, Ont.
R. R. Sanderson	Toronto, Ont.
A. Audet	Rimouski, Que.
N. H. Wilson	Toronto, Ont.
E. W. Goulding	Toronto, Ont.

Officers:

J. K. Brodie, President	Toronto, Ont.
C. T. Pearce, Vice-President	Toronto, Ont.
J. C. Wilgar, Secretary	Toronto, Ont.

Auditors:

Wilton C. Eddis & Sons, Chartered Accountants Toronto, Ont.

Authorized Capital, \$500,000*; Subscribed Capital, \$300,000; Paid-up Capital, \$30,000;
 Securities deposited in the Treasury of Ontario, \$35,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Municipal debentures (Government deposit)		\$ 10,000 00
Actual Cash on hand at head office	\$ 585 25	
Actual cash in Traders Bank, Toronto	2,589 84	
Actual cash in Standard Bank, Bay street, Toronto	12,961 10	
Deposit receipts of Standard Bank (Government deposit)	25,000 00	
		<hr/> 41,136 19
Cash in agents' hands		8,044 11
Dues from other companies for re-insurance on losses already paid		1,998 34
Unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1911		10,427 65
Office furniture and Goad's plans (not extended)	\$1,924 10	
Amount of due and accrued interest		100 00
Sundry accounts		2,458 45
		<hr/> \$74,164 74
Total assets		
Subscribed capital stock uncalled		<hr/> <hr/> \$270,000 00

* By Resolution of Board of Directors passed 12th June, 1911, 300 shares on which the first call had not been paid were cancelled.

LIABILITIES.

Amount of unpaid losses resisted	\$2,500 00
“ supposed or reported losses	5,000 00
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1911	61,499 21
Amount due for salaries and sundry acct.	522 00
Amount due for re-insurance premiums	1,083 63
	<hr/>
Total liabilities	\$70,604 84
	<hr/>
Capital stock paid up	\$30,000 00

RECEIPTS.

Gross premiums received in cash	\$146,911 63
Cash received for interest	1,684 85
“ commission	7,940 90
“ re-insurance on losses	27,130 18
“ Rebates	7,426 42
“ calls on capital stock	7,040 00
“ premiums on capital stock	7,040 00
“ policy fees	1 40
“ from premiums Pioneers Fire Ins. Co’y.	342 51
	<hr/>
Total receipts	\$205,517 89

EXPENDITURE.

Expenses of management :

Amount paid for agents' commission, salary and bonus	\$28,644 44
“ law costs	818 83
“ fuel and light	10 02
“ investigation and adjustment of claims	1,816 96
“ interest, discount and exchange	41 48
“ license and filing fees (Ontario)	118 25
“ license fees other Provinces	241 00
“ travelling expenses	423 61
“ rent and taxes	1,860 41
“ salaries, directors' and auditors' fees	9,446 54
“ printing, stationery and advertising	1,107 34
“ postage, telegrams and express	912 18
“ all other expenses of management	92 78
	<hr/>
Total expenses of management	\$45,533 84

Miscellaneous payments

Cash paid for losses which occurred prior to 1911.....	\$10,390 09
“ “ “ during 1911	96,970 22
	<hr/>
“ re-insurance	107,360 31
“ rebates	36,534 29
“ office furniture	23,720 75
	<hr/>
Total expenditure	\$213,166 44

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Two years.	Three years.	Total.
Amount covered by policies in force 31st December, 1911.....	\$ c. 8,411,550 20	\$ c. 203,020 36	\$ c. 1,956,035 06	\$ c. 10,570,605 62
<i>Re-insurance.</i>				
Of the foregoing risks there were re-insur'd	1,616,620 16	32,850 00	32,775 00	1,682,245 16
Net risks actually carried by the Company at 31st December, 1911.....	6,794,930 04	170,170 36	1,923,260 06	8,888,360 46

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1910.....	6,514	\$ c. 11,022,818 62
Taken during the year 1911, new and renewed	7,862	8,113,269 64
Gross number and amount in force at any time during 1911.....	14,376	19,136,088 26
Deduct expired and cancelled during 1911.....	6,199	8,565,482 64
In force at 31st December, 1911.....	8,177	10,570,605 62

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911.

Name.	Address.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
Audet, A.....	Rimouski	100	\$10,000	\$1,000
Ballantyne, R. W.....	Toronto.....	25	2,500	250
Briggs, J. W.....	Carstairs, Alta.....	5	500	50
Brodie, J. K.....	Toronto.....	100	10,000	1,000
Carpenter, Jno. O.....	10 Market Sq., Hamilton	10	1,000	100
Chamberland, Arthur.....	Rimouski	25	2,500	250
Crocker, S. R.....	Kent Bldg., Toronto	100	10,000	1,000
Faulknor, E. M.....	Hamilton	50	5,000	500
Fiset, H. Romauld	Rimouski	10	1,000	100
Gagnon, Isidore.....	Rimouski	20	2,000	200
Goulding, E. W.....	Toronto.....	50	5,000	500
Jarvis, E. L.....	St. John, N.B.....	25	2,500	250
Jordon, A. R.....	Toronto.....	75	7,500	750
Kenny, E. G.....	Halifax	50	5,000	500
Labrie, G. A.....	Rimouski	25	2,500	250
McLean, D. J.....	Toronto.....	100	10,000	1,000
O'Neil, Mrs. Moie.....	210 Market St., Hamilton	10	1,000	100
Pearce, C. T.....	Toronto.....	50	5,000	500
Ring, Charles E.....	Toronto.....	20	2,000	200
Rosser, Jos.....	Toronto.....	50	5,000	500
Sanderson, R. R.....	Toronto.....	50	5,000	500
Steet, D. B.....	Toronto.....	60	6,000	600
Sylvester, S. A.....	Toronto.....	50	5,000	500
Tache, Louis	Rimouski	25	2,500	250
Todd, T. H.....	Toronto.....	100	10,000	1,000
Union Securities Corporation.	Toronto.....	1,520	152,000	15,200
Vallee, J. P.....	Rimouski	20	2,000	200
Wiese, Wm. G.....	Chicago	25	2,500	250
Woods, G. B.....	Toronto.....	100	10,000	1,000
Wilson, N. H.....	Toronto.....	50	5,000	500
Wilgar, J. C.....	Toronto.....	100	10,000	1,000
Total		3,000	\$300,000	\$30,000

IMPERIAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONTARIO BANK BUILDING, SCOTT STREET, TORONTO.

Commenced business 5th February, 1908.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

D. Weismiller	Toronto, Ont.
Dr. S. A. Weismiller	Toronto, Ont.
J. H. Adams	Toronto, Ont.
S. H. Pipe	Toronto, Ont.
H. Simmers	Toronto, Ont.

Officers.

D. Weismiller, President	Toronto, Ont.
Dr. S. A. Weismiller, Vice-President	Toronto, Ont.
A. T. Platt, Secretary	Toronto, Ont.

Auditors:

J. P. Langley	Toronto, Ont.
J. A. Howell	Toronto, Ont.

Authorized capital, \$500,000.

Subscribed capital, \$300,000. Paid-up capital, \$30,000.

*Securities deposited in the Treasury of Ontario, \$27,693.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Bonds and debentures		\$56,775 57
Cash at head office	\$2,785 90	
Cash on deposit in Farmers' Bank, Toronto	3,154 83	
Cash on deposit in Imperial Bank, Toronto	437 00	
Cash on deposit in Royal Bank, Toronto	2,063 09	
		<hr/> 8,440 82
Cash in agents' hands		7,370 28
Interest due and accrued		1,033 19
Amount due for re-insurance on losses		120 99
Unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1911		378 53
Total assets		<hr/> \$74,119 38
Subscribed capital stock uncalled		<hr/> <hr/> \$270,000 00

* Since increased to \$30,636.96.

LIABILITIES.

Amount of adjusted losses	\$2,172 47
Amount of supposed losses	7,532 49
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911	40,245 51
Amount due for re-insurance	85
Amount due for fire loss inspection	39 87
Total liabilities to public	\$49,991 19
Paid-up capital stock	\$30,000 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended),.....	\$9,761 48
Gross premiums received in cash	\$106,056 19
Received for interest	2,614 34
“ re-insurance on losses	1,896 01
“ commission on re-insurance	161 45
“ on investments (not extended)	1,004 99
Total receipts	\$110,727 99

EXPENDITURE.

Expenses of management:	
Paid for agents' commission	\$19,671 35
“ investigation and adjustment of claims	798 08
“ interest, discount and exchange	204 01
“ statutory assessment, license and filing fees	211 41
“ salaries, directors' and auditors' fees	4,402 87
“ printing, stationery and advertising	68 00
Total expenses of management	\$25,355 72
Miscellaneous expenditure:	
Paid for losses which occurred prior to 1911	\$12,033 46
“ losses which occurred during 1911	46,642 69
	58,676 15
“ re-insurance	1,787 07
“ rebates and returned premiums	21,618 26
“ bonds and debentures (not extended)	5,616 44
Total expenditure	\$107,437 20

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Two years.	Three years.	Total.
Amount covered by policies in force 31st December, 1911	\$ 5,313,094	\$ 166,105	\$ 2,071,967	\$ 7,551,166
<i>Re-insurance.</i>				
Of the foregoing risks there were re-insured	82,558	.....	25,866	108,424
Net risks actually carried by the Company at 31st December, 1911.....	5,230,536	166,105	2,046,101	7,442,742

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		\$
Policies in force 31st December, 1910.....	12,648	7,537,801
Taken during the year 1911, new and renewed.....	20,258	9,540,838
Gross number and amount in force at any time during 1911	32,906	17,078,639
Deduct expired and cancelled during 1911	20,906	9,527,473
In force 31st December, 1911.....	12,000	7,551,166

CALLS ON CAPITAL STOCK.

Number of calls made, 1; rate, 10 per cent. at time of subscription.

LIST OF SHAREHOLDERS.

Names.	Address.	No. of shares sub- scribed for.	Amount subscribed for.	Amount paid up in cash.
Adam, J. H.	Toronto	10	\$ 1,000	\$ 100
London Mutual Fire Insurance Company.....	"	2,940	294,000	29,400
Pipe, S. H.	"	10	1,000	100
Platt, A. T.	"	10	1,000	100
Simmer, H.	"	10	1,000	100
Weismiller, D.	"	10	1,000	100
Weismiller, S. A.	"	10	1,000	100
		3,000	\$300,000	\$30,000

*Written on Ontario Risks, \$3,706,754.

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Geo. H. Hees	Toronto, Ont.
R. E. Gibson	Toronto, Ont.
G. S. Ryerson, M.D.	Toronto, Ont.
T. Kinnear	Toronto, Ont.
John Patterson	Toronto, Ont.
Thomas Foster	Toronto, Ont.
Thomas Robertson	Toronto, Ont.
Wm. Prendergast	Toronto, Ont.
B. P. Corey	Petrolia, Ont.
Hon. D. McMillan	Alexandria, Ont.
R. A. Wood	Toronto, Ont.
J. W. Scott	Listowel, Ont.
W. S. Dingman	Stratford, Ont.
J. H. C. Durham	Toronto, Ont.

Officers:

Geo. H. Hees, President	Toronto, Ont.
R. E. Gibson, 1st Vice-President	Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President	Toronto, Ont.
John H. C. Durham, General Manager	Toronto, Ont.

Auditors:

A. J. Walker	Toronto, Ont.
Rutherford Williamson	Toronto, Ont.

*Authorized capital, \$500,000.

† Subscribed capital, \$300,000.00; Paid-up capital, \$75,000.00.

**Securities deposited in the Treasury of Ontario, \$75,000.00.

*Under a special Act of the Province of Ontario, 9 Edward VII, chapter 152 (Assented to 13th April, 1909) the authorized capital stock of the Merchants' Fire Insurance Company was fixed at \$500,000 in shares of \$50 each, which are to be substituted for the old shares in the hands of shareholders of \$100 each, and one-half of the sum paid in on each old share is to be credited on each such substituted share. The rights of creditors existing at the passing of the Act are preserved.

†During 1910 a new issue of 2,191 shares at a par value of \$50 was made on which 25 per cent. was called and paid.

**Since increased to \$80,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East)	\$43,000 00
Municipal debentures (Government deposit)	66,466 54
Loan Companies' debentures (Government deposit)	8,500 00
Mortgage	2,500 00
Cash at head office	\$1,838 55
" on deposit in Union Bank	7,591 48
" deposit receipts Union Bank (Government deposit)	33 46
" on deposit in Traders Bank, Yonge and Richmond St. Branch	16,198 35
	<hr/>
	25,661 84
Cash in agents' hands acknowledged by them and considered good	6,900 95
Due from other companies for re-insurance on losses already paid	3,000 00
Goods plans and office furniture, fittings, etc., (not extended) ..	\$4,942 27
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1911	1,358 11
	<hr/>
Total assets	157,387 44
	<hr/>
Subscribed capital stock uncalled	\$225,000 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash sys- tem policies in force at 31st December, 1911	\$94,657 79
Commission	1,380 00
	<hr/>
Total liabilities, except capital stock	\$96,037 79
	<hr/>
Capital stock, paid up in cash	\$75,000 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended), \$16,683.20	
Gross premiums received in cash	\$126,467 99
Received for interest	2,937 85
" commission on re-insurance	499 45
" re-insurance on losses	62 28
" endorsement fees	221 85
" rents	2,655 55
Investments repaid (not extended),	\$8,250 76
	<hr/>
Total	\$132,844 97

EXPENDITURE.

Expenses of management:	
Paid for law costs	\$260 00
" light	119 69
" interest, discount and exchange	523 32
" commission to agents	25,456 73
" salaries, directors' and auditors' fees	8,805 10

"	rent and taxes	2,181 94
"	statutory assessment and license and filing fees	279 54
"	Supplementary Revenue Tax	508 45
"	building expense acct.	1,824 00
"	stationery, printing and advertising	3,728 54
"	travelling expenses	728 74
"	postage, telegrams and express	757 17
"	investigation and adjustment of claims	1,692 05
"	telephone, Bradstreet, insurance premiums, etc.	704 27
Total expenses of management		\$47,569 34

Miscellaneous payments:

Amount paid for losses which occurred during year 1911	46,976 70
" re-insurance	2,692 27
" rebate	12,093 84
" dividends	7,500 00
" Goad's plans	339 75
" office furniture	1,172 13
" investments (not extended)	\$13,806 52
Total	\$118,344 03

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Decem- ber, 1911	\$ 5,454,233 c. 68	\$ 17,029,612 91	\$ 22,483,846 59
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured....	163,003 00	61,000 00	224,003 00
Net risks actually carried by the Company at 31st December, 1911.....	5,391,230 68	16,968,612 91	22,259,843 59

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1910	22,026	\$ 20,038,068 24
Taken during the year 1911, new and renewed.....	15,061	14,500,090 00
Gross number and amount in force at any time during 1911.....	37,087	34,538,158 24
Deduct expired and cancelled during 1911.....	12,534	12,054,311 65
In force at 31st December, 1911	* 24,553	22,483,846 59

*All in Ontario.

CALLS ON CAPITAL STOCK.

**Number of calls made, 3; rate, 10, 5 and 10 per cent.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911.

Name.	Address.	No. of shares.	Amount	
			subscribed for.	paid up.
			\$	\$ c.
Abell, John, Estate	Toronto	10	500	125 00
Adams, H. L.	Port Perry.	5	250	62 50
Adams, James.	Toronto.	5	250	62 50
Adams, Mrs. M.	"	35	1,750	437 50
Adams, W. J.	Davidson, Sask.	10	500	125 00
Agar, Chas. J.	Toronto	10	500	125 00
Agar, R. T.	Ingersoll	5	250	62 50
Agnew, Thos. J.	Prince Albert, Sask.	25	1,250	312 50
Allan, A. W., Estate.	Toronto	5	250	62 50
Allan, T. A.	Carleton Place	10	500	125 00
Alexander-Cable Litho. Co.,	Toronto	20	1,000	250 00
Ansley, J. II., Estate.	Simcoe	10	500	125 00
Andrews, E. B.	Toronto	10	500	125 00
Armstrong, Wm.	Queenston	10	500	125 00
Atkinson, W. E., Executor	Toronto	10	500	125 00
Alexander, John.	"	12	600	150 00
Aikens, Dr. W. H. B.	"	20	1,000	250 00
Beck, C.	Penetanguishene.	20	1,000	250 00
Bedell, Geo. W.	Toronto	50	2,500	625 00
Bell, W. N.	Paris.	10	500	125 00
Bixell, O.	Brantford	10	500	125 00
Borthwick, H. F.	Toronto	50	2,500	625 00
Bowlby, Ward H.	Berlin.	20	1,000	250 00
Boyd, A. A.	Alexandria	20	1,000	250 00
Breithaupt, J. C.	Berlin	30	1,500	375 00
Brooks, J. M.	Peterboro'	25	1,250	312 50
Brown, John	Carleton Place	5	250	62 50
Burch, George.	St. Catharines.	20	1,000	250 00
Burke, Mrs. A.	Toronto	25	1,250	312 50
Becker, D.	New Hamburg	10	500	125 00
Black, G. S.	Toronto	20	1,000	250 00
Byrnes, E. M.	"	4	200	50 00
Brayley, J. E.	"	20	1,000	250 00
Brydon, V. A.	"	50	2,500	625 00
Bradshaw, Wm.	"	8	400	100 00
Brydon, John	Richmond Hill	25	1,250	312 50
Campbell, Wm.	Goderich	10	500	125 00
Carter, Katie	Toronto	4	200	50 00
Carter, R. F.	"	4	200	50 00
Chantler, Thomas	"	10	500	125 00
Clancy, Miss H.	"	10	500	125 00
Clay, Elizabeth.	"	5	250	62 50
Cleghorn, W. W.	Wellesley.	10	500	125 00
Clemow, Henrietta A.	Ottawa	20	1,000	250 00
Cochrane, T. C.	St. John, N.B.	22	1,100	275 00
Connor, F. E., M.D.	Shelbrook, Sask.	2	100	25 00
Corey, Bloss P.	Petrolea	100	5,000	1,250 00
Cox, Mrs. Annie L.	Toronto	3	150	37 50
Cressman, Noah.	New Hamburg	10	500	125 00
Curtis, Frank.	Toronto	10	500	125 00
Carolan, James.	"	5	250	62 50
Crittenden, Leslie.	Fraserburg	20	1,000	250 00
Campbell, W. C.	Toronto	20	1,000	250 00
Carelton, E. M.	"	40	2,000	500 00
Danbrook, W. J. H.	"	5	250	62 50
Davis, Miss M. N.	Philadelphia	70	3,500	875 00

**See Note on page B 26.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911.—Continued.

Name.	Address.	No. of Shares.	Amount	Amount
			subscribed for.	paid up.
			\$	\$ c.
Davis, Albert J.	Port Perry	5	250	62 50
Davis, Ammon	Toronto	100	5,000	1,250 00
Deitch, J. E.	"	26	1,300	325 00
Dufton & Sons.	Stratford	5	250	62 50
Durham, Ann A.	Toronto	100	5,000	1,250 00
Durham, James R., M.D.	Warren, Pa.	40	2,000	500 00
Durham, J. H. C.	Toronto	400	20,000	5,000 00
Durham, Eliza	Warren, Pa.	2	100	25 00
Dingman, W. S.	Stratford	40	2,000	500 00
Doyle, Jas. C.	Toronto	20	1,000	250 00
Davidson, Jessie	"	10	500	125 00
Edmonds, Charles E.	"	10	500	125 00
Elliott, David	"	5	250	62 50
Elliott, E. Hope	Brantford	20	1,000	250 00
Elliott, Rev. George	Dutton	5	250	62 50
Farthing, Rev. J. C.	Montreal	10	500	125 00
Feather, J. T.	Toronto	15	750	187 50
Field, J. M.	Goderich	5	250	62 50
Ford, T. S.	Mitchell	5	250	62 50
Forster, A. L.	Toronto	10	500	125 00
Foster, Geo. E., M.P.	"	10	500	125 00
Foster, Thomas	"	50	2,500	625 00
Fraser, D. B., M.D.	Stratford	10	500	125 00
Froude, Geo. A.	Toronto	4	200	50 00
Froude, Mrs. Jennie	"	4	200	50 00
Fuller, Anna E.	Windsor	20	1,000	250 00
Fritz, Maud T.	Philadelphia, Pa.	10	500	125 00
Garvin, John W.	Toronto	10	500	125 00
Ghent, Chas. A.	Havelock	10	500	125 00
Gibson, Ralph E.	Toronto	50	2,500	625 00
Gray, Gertrude A.	"	3	150	37 50
Greene, Mrs. E.	"	35	1,750	437 50
Green, R. H.	"	5	250	62 50
Greenizen, Isaac	Petrollea	5	250	62 50
Greenwood, W. J.	Whitby	5	250	62 50
Gearing, T. V.	Toronto	10	500	125 00
Guest, G. H.	"	2	100	25 00
Godbold, Isabella	"	2	100	25 00
Gordon, Geo. A.	"	5	250	62 50
Harrington, Fred.	"	15	750	187 50
Hastie, Robert	Toronto	50	2,500	625 00
Heck, Benjamin	"	55	2,750	687 50
Hees, Geo. H.	"	100	5,000	1,250 00
Henderson, Rev. M.A.	Sintaluta, Sask.	30	1,500	375 00
Herriman, W. C., M.D.	Orillia,	10	500	125 00
Hieks, Mrs. Catharine	Toronto	35	1,750	437 50
Hicks, Miss K.	"	5	250	62 50
Hillock, Frank	Toronto	10	500	125 00
Hogg, David	Perth	20	1,000	250 00
Holmes, T. K., M.D.	Chatham	50	2,500	625 00
Hudson, A. T.	Carleton Place	2	100	25 00
Hodge, Mrs. Agnes	London	10	500	125 00
Hamilton, Francis E.	Toronto	20	1,000	250 00
Hamilton, W. W.	"	10	500	125 00
Hackett, Annie	"	10	500	125 00
Haight, Martha	"	16	800	200 00
Harcourt, E. H., Litho. Co. Ltd.	"	20	1,000	250 00
Hughes, S. N.	"	10	500	125 00
Hill, David	Richmond Hill	20	1,000	250 00
Harniman, A. L.	Toronto	4	200	50 00
Hay, J.	"	8	400	100 00
Hall, W. Geo.	"	20	1,000	250 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911.—Continued.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$ c.
Ireland, J. T.	Harriston	5	250	62 50
Irwin, Wm.	Stratford	30	1,500	375 00
Irwin, Wm.	Peterboro'	13	650	162 50
Ireland, G. A.	Trenton	10	500	125 00
Innes, Wm.	Richmond Hill	4	200	50 00
Jaeger, W.	Stratford	8	400	100 00
Jewell, Madeline	Toronto	8	400	100 00
Joynt, John	Lucknow	5	250	62 50
Johnston, A. J.	Toronto	4	200	50 00
Johnston, Isabella	"	12	600	150 00
Kearns, Jas. F.	Kinistino, Sask.	4	200	50 00
Kenny, Randal	Sarnia	5	250	62 50
Kinnear, Thomas	Toronto	50	2,500	625 00
Krug, F.	Tavistock	5	250	62 50
Kelly, Agnes M.	Ponoka, Alta	25	1,250	312 50
Keenan, Wm.	Toronto	10	500	125 00
Ketcheson, H. F.	Belleville	20	1,000	250 00
King, Dr. E. E.	Toronto	20	1,000	250 00
Lamoreaux, J. W.	Hamilton	3	150	37 50
Liebner, E.	St. Thomas	5	250	62 50
Lovering, H. L.	Coldwater	50	2,500	625 00
Luke, J. & Sons	Tillsonburg	10	500	125 00
Lee, J.	Toronto	10	500	125 00
Linton, Theresa	"	8	400	100 00
Legge, E. M.	Temperanceville	2	100	25 00
Legge, Wm. H.	Jefferson	100	5,000	1,250 00
Maas, Albert	Toronto	30	1,500	375 00
MacNamara, C. C.	"	5	250	62 50
Madill, Benjamin	"	2	100	25 00
Malcolm, T. G.	"	10	500	125 00
Marshall, George	"	10	500	125 00
Massey, A. W.	Morrisburg	10	500	125 00
Matheson, G. V.	Sarnia	5	250	62 50
Meiklejohn, J.	Harriston	5	250	62 50
Mellow, S. J., M.D.	Port Perry	10	500	125 00
Merner, Absolom	Alliston	10	500	125 00
Mills, Dr. James, LL.D.	Ottawa	15	750	187 50
Mitchell, W. G.	Toronto	152	7,600	1,900 00
Mitchell & Ryerson	"	130	6,500	1,625 00
Moorehouse, W. H., M.D.	London	10	500	125 00
Morrell, Robert	Harriston	4	200	50 00
Mulloy, N., M.D.	Preston	20	1,000	250 00
Munro, Rev. Gus.	Arva	10	500	125 00
Munro, Grace J.	Alexandria	5	250	62 50
Munro, Hugh	"	20	1,000	250 00
Munroe, George A.	St. Elmo	10	500	125 00
Munroe, M. J.	Edmonton, Alta	10	500	125 00
Munroe, Wm.	St. Elmo	20	1,000	250 00
Mathews, A.	Toronto	2	100	25 00
Mansell, Wm.	"	10	500	125 00
Morris, Wm.	"	24	1,200	300 00
Matheson, Elenor	"	20	1,000	250 00
Mann, F. J.	"	4	200	50 00
Maxwell, H.	"	12	600	150 00
Mackay, Jas. M.	"	4	200	50 00
Masson, E. J.	Weston	5	250	62 50
MacDonald, A. G. F.	Alexandria	5	250	62 50
McPhee, Mrs. Agnes	Toronto	10	500	125 00
McCaw, W. H.	Port Perry	5	250	62 50
McCormack, R. L.	Toronto	50	2,500	625 00
McCuaig, Malcolm	Vankleek Hill	10	500	125 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911—Continued.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
McDonald, John.....	Carleton Place.....	10	500	125 00
McDonald, P. A.....	Penetang.....	10	500	125 00
McDonell, George, Estate.....	Cornwall.....	20	1,000	250 00
McLennan, K., M.D.....	Alexandria.....	20	1,000	250 00
McLennan, R. R., Estate.....	Cornwall.....	50	2,500	625 00
McLeod, K. D.....	Dalkeith.....	10	500	125 00
McMaster, Mrs. M.....	Alexandria.....	5	250	62 50
McMillan, Hon. D.....	".....	20	1,000	250 00
McMurchie, J.....	Harriston.....	5	250	62 50
McRae, C. J., Estate.....	Cornwall.....	20	1,000	250 00
McCarthy, Mrs. H.....	Ottawa.....	5	250	62 50
McMillan, Amy Ann.....	Alexandria.....	80	4,000	1,000 00
McClelland, J. H.....	Brampton.....	2	100	25 00
McIntosh, O. J.....	Stratford.....	5	250	62 50
McLachlan, D. A.....	".....	2	100	25 00
McClure, R. H.....	Toronto.....	50	2,500	625 00
McCoslin, Minnie.....	".....	45	2,250	562 50
McArthur, J. C.....	Rockside.....	10	500	125 00
Nairn, Chas. A.....	Goderich.....	10	500	125 00
Nelson, Robert.....	Toronto.....	5	250	62 50
Nicholson, Geo.....	".....	20	1,000	250 00
Norris, R. D.....	".....	12	600	150 00
Neale, C. W. Ross.....	".....	5	250	62 50
Norris, Elizabeth J.....	".....	5	500	125 00
Ochs, A., M.D.....	Hespeler.....	5	250	62 50
Odell, C. H., Estate.....	Ottawa.....	10	500	125 00
Ostrum, J. B.....	Alexandria.....	20	1,000	250 00
Patterson, John.....	Toronto.....	120	6,000	1,500 00
Peine, Lewis.....	New Hamburg.....	6	300	75 00
Plews, W. S.....	Toronto.....	40	2,000	500 00
Potter, Charles.....	Watford.....	10	500	125 00
Purvis, Jas. M.....	Toronto.....	20	1,000	250 00
Prendergast, Wm.....	".....	50	2,500	625 00
Price, James.....	Toronto.....	10	500	125 00
Purdy, W. T.....	Kinistino.....	5	250	62 50
Pyke, Geo. J.....	Toronto.....	5	250	62 50
Power, William.....	".....	5	250	62 50
Purdy, A. S.....	".....	10	500	125 00
Piper, Walter.....	".....	4	200	50 00
Pedler, Susan R.....	".....	24	1,200	300 00
Pennell, Margaret.....	".....	2	100	25 00
Pickering, Mrs. M.....	Burlington.....	20	1,000	250 00
Ratz, A. E.....	Tavistock.....	10	500	125 00
Reid, George.....	Toronto.....	1	50	12 50
Reiner, J. G.....	Wellesley.....	20	1,000	250 00
Rider, H. A.....	Toronto.....	20	1,000	250 00
Robinson, O. E.....	Ingersoll.....	20	1,000	250 00
Rutherford, S. J.....	Toronto.....	10	500	125 00
Ryan, G. B.....	Guelph.....	10	500	125 00
Ryerson, G. C.....	Toronto.....	30	1,500	375 00
Ryerson, G. S., M.D.....	".....	100	5,000	1,250 00
Robertson, Thos.....	".....	140	7,000	1,750 00
Robertson, E. A.....	Stratford.....	4	200	50 00
Row, Fred.....	Toronto.....	2	100	25 00
Row, Mary A.....	".....	4	200	50 00
Rockwell, F. C.....	".....	4	200	50 00
Ryerson, Mary A.....	".....	80	4,000	1,000 00
Sangster, J. H., Estate.....	Port Perry.....	5	250	62 50
Schaefer, H. M.....	Milverton.....	5	250	62 50
Schell, J. T.....	Alexandria.....	10	500	125 00
Scott, Jas., Estate.....	Toronto.....	50	2,500	625 00
Scott, J. W.....	Listowel.....	100	5,000	1,250 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911.—Continued.

Name.	Address.	No. of shares.	Amount	Amount
			subscribed for.	paid up.
			\$	\$
Sherwood, Col. A. P.	Ottawa	10	500	125 00
Smillie, John W.	Maxville	5	250	62 50
Smith, A. Dalton	Mitchell	20	1,000	250 00
Smith, Alex. L.	Alexandria	20	1,000	250 00
Smith, John	Tilsonburg	25	1,250	312 50
Snugs, A.	Long Beach, Cal.	5	250	62 50
Stevens, N. H.	Chatham	25	1,250	312 50
Shannon, Agnes M.	Toronto	10	500	125 00
Sutherland, R. W.	"	2	100	25 00
Stevenson, M. M.	"	10	500	125 00
Stewart, C. G.	Whitrose	16	800	200 00
Stewart, M. E.	"	20	1,000	250 00
Turner, E. W.	Toronto	10	500	125 00
Twining, Mrs. Ada L.	London, Eng.	5	250	62 50
Thompson, W. J.	Toronto	10	500	125 00
Turnbull Elevator Mfg. Co.	"	8	400	100 00
Trails, John S.	"	20	1,000	250 00
Terry, W. B.	"	13	650	162 50
Taylor, A. G.	"	4	200	50 00
Unser, William	"	12	600	150 00
Van der Voort, M.P.	"	30	1,500	375 00
Van der Voort, M.P. (in trust)	"	60	3,000	750 00
Vogan S. W.	Walkerton	5	250	62 50
Villiers, R. J.	Toronto	8	400	100 00
Vaisey, E.	"	20	1,000	250 00
Walker, Albert J.	"	12	600	150 00
Walker, E. C.	"	10	500	125 00
Ward, T. S.	Pittsburgh, Pa.	2	100	25 00
Warden, Gilbert T.	Toronto	20	1,000	250 00
Wason, David	Alexandria	40	2,000	500 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W.	Barrie	10	500	125 00
Wilkinson, W. B., Estate	Toronto	4	200	50 00
Wilson, T. A.	Toronto	10	500	125 00
Witton, J. G.	Hamilton	5	250	62 50
Wood, R. A.	Toronto	50	2,500	625 00
Wythe, Fred P.	"	40	2,000	500 00
Walker, Harriet	"	10	500	125 00
Walker, Raymond	"	5	250	62 50
Wythe, Ida L.	"	30	1,500	375 00
Whaley, J. M.	Eglinton	10	500	125 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	500 00
Walker, R. E.	Toronto	40	2,000	500 00
Wickett, Jas. A.	"	10	500	125 00
Ward, James	Stratford	2	100	25 00
Walker, Mrs. I. F.	Toronto	60	3,000	750 00
Weston, Mrs. M. C.	"	5	250	62 50
Williams, E.	"	40	2,000	500 00
Wright, A. R.	Toronto	8	400	100 00
Zinkann, E.	Berlin	5	250	62 50
Zinkann, J. N.	"	10	500	125 00
Totals		6,000	\$300,000	\$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

*Commenced business 1st July, 1871.**Directors:*

Names and addresses of the Directors and Officers for the Year 1912.

Hugh Scott	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.
Col. J. D. Chipman	Toronto, Ont.
Hugh Blain	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Joseph Walmsley	Toronto, Ont.

Officers:

Thomas Walmsley, President	Toronto, Ont.
Col. J. D. Chipman, Vice-President	Toronto, Ont.
Joseph Walmsley, Secretary	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

Authorized capital, \$250,000; Subscribed capital, \$100,000; Paid up, \$100,000; Securities deposited in Treasury of Ontario, \$26,000 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Value of real estate held by the Company, being the head office of the Company, 32 Church Street, Toronto	\$70,299 81
Mortgages	17,934 20
Shares in Bell Telephone Company of Canada	29,156 00
Loans secured by municipal debentures, bank and other stock	202,525 00
Loan Company's debenture (Government deposit)	10,000 00
Municipal debentures (Government deposit)	16,797 70
Municipal debentures	14,507 51
Cash on hand, head office	\$4,063 32
Cash on deposit in Dominion Bank, Head Office, Toronto	14,342 94
	<hr/>
	18,406 26
Agents' balances	5,886 82
Interest accrued and unpaid	986 00
Accrued rents	93 50
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1911	14,441 40
Goad's plans (not extended)	\$1,700 84
Due from other Companies for re-insurance on losses	900 00
Suspense account	217 81
	<hr/>
Total assets	\$402,152 01

LIABILITIES.

Amount of losses unadjusted	\$1,208 50
Unearned premiums, being 50 per cent. of gross premiums on all cash* system policies in force at 31st December, 1911	78,216 03
Total liabilities, except capital stock	<u>\$79,424 53</u>
Capital stock paid up in cash	<u>\$100,000 00</u>

CASH RECEIPTS.

Cash balance at 31st December, 1910 (not extended), \$29,018.03.	
Gross premium received in cash	\$103,156 12
Received for interest	14,494 13
Rents	6,271 63
Commission	5,350 57
Re-insurance on losses	6,712 36
Re-insurance cancelled	1,514 29
Rebate	159 71
Re-insurance adjusting expenses	71 98
Salvage	975 50
Miscellaneous	23 28
Investment account (not extended)	\$416,824 36
Total	<u>\$138,729 57</u>

EXPENDITURE.

Expenses of management:	
Paid for commission	\$21,145 06
" salaries, directors' and auditors'	6,840 00
" rent and taxes	1,779 94
" clerical work, etc.	78 93
" statutory assessment and license fee	143 10
" law costs	29 08
" stationery, printing and avertising	1,080 99
" travelling expenses	63 46
" postage, telegrams and express	314 81
" investigation and adjustment of claims	1,677 06
" revision of Goad's plans, etc.	102 70
Total expenses of management	<u>\$33,255 13</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1911.....	\$749 21
Amount paid for losses which occurred during 1911	27,172 28
" " re-insurance premiums	27,921 49
" " rebates	25,425 06
" of dividends paid during year to shareholders	9,586 51
" Salvage—re-insurance	5,000 00
" Interest (amount refunded)	731 61
" special vote to Thomas Walmsley (honorarium as Vice-Presi- dent)	102 26
" expenses head office building	1,000 00
" invested (not extended)	1,759 25
"	\$461,384 39
Total expenditure	<u>\$104,781 31</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1911.	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1911....	\$ 6,284,614	\$ 10,148,145	\$ 16,432,759
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured	2,041,000	1,044,204	3,085,204
Net risks in force 31st December, 1911.....	4,243,614	9,103,941	13,347,555

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
Policies in force 31st December, 1910.....	12,478	\$ 15,034,720
Taken during the year 1911 new and renewed.....	7,976	12,277,965
Total.....	20,454	27,312,685
Deduct expired and cancelled during 1911.....	7,258	10,879,926
*In force at 31st December, 1911.....	13,196	16,432,759

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
Badenach Estate, Edgar A	Toronto	20	\$ 1,000	\$ 1,000
Blain, Hugh, in trust.....	"	20	1,000	1,000
Chipman, J. D.....	"	200	10,000	10,000
Copp, W. W., estate of.....	"	10	500	500
Elliott, Catherine A., executrix....	"	50	2,500	2,500
MacLennan, James	"	100	5,000	5,000
MacLennan, Mrs. Mary L	"	40	2,000	2,000
Northcote, R., in trust	"	14	700	700
Roaf, Harriet E	"	30	1,500	1,500
Roaf, Frances Catherine	"	30	1,500	1,500
Scott, Hugh.....	"	415	20,750	20,750
Scott, Robert	"	20	1,000	1,000
Scott, James	"	20	1,000	1,000
Scott, R.... } in trust, Eliz. Bull	"	20	1,000	1,000
Bull, B. E. }				
Scott, Robert } in trust,				
Scott, James } Katherine Scott.	"	20	1,000	1,000
Scott, J. G.....	Toronto	24	1,200	1,200
Swanwick, Joseph Wm., Adminis. }				
H. St. Barb, Swanwick Beneficiary	Los Angeles, Cal.....	41	2,050	2,050

*In Ontario, amount, \$16,336,699.00.

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	No. shares.	Amount subscribed.	Amount paid up in cash,
			\$	\$
Swanwick, Joseph Wm., Adminis. } W. A. English, Beneficiary... }	Los Angeles, Cal.....	41	2,050	2,050
Swanwick, Joseph Wm., Adminis. } M. E. Chaffey, Beneficiary... }	" "	41	2,050	2,050
Swanwick, Joseph Wm., Adminis. } Henretta J. English, Benefic'ry }	" "	82	4,100	4,100
Strathy, G. B.....	Toronto	20	1,000	1,000
Stark & Co., John.....	"	10	500	500
Walmsley, Wm., in trust.....	"	20	1,000	1,000
Walmsley, Joseph, in trust.....	"	20	1,000	1,000
Walmsley, Thomas	Deer Park	672	33,600	33,600
Watson, Sophia W. Estate.....	Toronto	20	1,000	1,000
Total .....	.....	2,000	100,000	100,000

*TRADERS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business April, 1900.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Alfred AnsleyToronto, Ont.
 John B. HarrisToronto, Ont.
 Hamilton Cassels, K.C.Toronto, Ont.
 Robt. F. MassieToronto, Ont.
 C. M. WalkerWalkerville, Ont.

Officers.

Alfred Ansley, PresidentToronto, Ont.
 John B. Harris, Vice-PresidentToronto, Ont.
 Robert F. Massie, ManagerToronto, Ont.
 Neil W. Renwick, SecretaryToronto, Ont.

Auditors:

Messrs. Gordon and DilworthToronto, Ont.

Authorized capital, \$1,000,000; Subscribed capital, \$88,200; Paid up capital, \$74,960, including \$30 paid in advance of calls; 40 per cent. of subscribed capital stock has been called up, of which \$4,450 remained unpaid at 31st December, 1911; Securities deposited in Treasury of Ontario, \$45,402.76, par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Municipal Debentures (\$45,402.76 deposited with Government of Ontario)	\$45,402 76
Actual cash on hand at Central Canada Loan and Savings Company.....	239 24
Interest, due and accrued	686 16
Cash in agents' hands	8 78
Amount unpaid of calls on capital stock (not extended)	\$4,450 00
Office furniture, Goad's plans, etc. (not extended)	\$647 42
 Total assets	 \$46,336 94
 Subscribed capital stock uncalled, less paid in advance of call	 \$8,790 00

*The Traders' Fire Insurance Company has reinsured all its business with the Dominion Fire Insurance Company, and its deposit with the Ontario Government has been withdrawn.

LIABILITIES.

Amount of borrowed money	\$679 22
Amount due reinsurance companies	27,097 70
	\$27,776 92
Capital stock paid up	\$74,960 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$2,132 54	
Gross premiums received in cash		\$51,393 29
Interest		2,428 59
Re-insurance on losses		719 93
Calls on stock		17,956 15
Return premiums on re-insurance cancellations		3,921 99
Borrowed money		679 22
Debentures sold (not extended)	\$9,913 10	
		\$77,099 17

EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission		\$8,759 05
“ investigation of claims		759 83
“ law costs		1,596 35
“ Statutory assessment and license fee (Ontario)		95 56
“ rent		421 48
“ taxes		410 64
“ general expenses		517 28
“ travelling expenses		337 27
“ salaries and auditors' fees		4,280 10
“ printing, stationery and advertising		973 27
“ postage, telegrams and express		236 21
		\$18,387 04
Miscellaneous payments		
Cash paid for losses which occurred prior to 1911	\$3,377 79	
Cash paid for losses which occurred in 1911	31,811 25	
		35,189 04
“ rebates and returned premiums		30,329 49
“ debentures (not extended)	\$5,000 00	
		\$83,905 57

LIST OF STOCKHOLDERS AT 31ST DECEMBER, 1911.

Name.	Address.	No. of shares.	Amount	
			subscribed.	paid up in cash.
			\$	\$ c.
Austen, Percy G.	Halifax, N.S.	10	1,000	800 00
Austen, J. Howe	Halifax, "	10	1,000	900 00
Ansley, A.	Toronto, Ont.	10	1,000	600 00
Arthur, R. H., M.D.	Sudbury, Ontario	10	1,000	900 00
Beatty, James H. (Estate)	Toronto, "	50	5,000	4,000 00
Bickerton, J. G.	Woodstock, "	10	1,000	900 00
Butler, R. E.	Woodstock, "	12	1,200	1,080 80
Crews, J. G.	North Bay, "	10	1,000	900 00
Croucher, Miss M.	Saskatoon, Sask.	10	1,000	900 00
Caswell, Thos. (Estate)	Toronto, Ontario	10	1,000	900 00
Clewlo, R. W.	Toronto, "	10	1,000	900 00
Cassels, Hamilton	Toronto, "	10	1,000	600 00
Drulard, Charles H.	Windsor, "	10	1,000	900 00
Fleming, H. O.	Windsor, "	10	1,000	900 00
Field, Edward	Toronto, "	10	1,000	900 00
Fleury, Miss L. M.	Aurora, "	10	1,000	900 00
Fleury, H. W. (in trust)	Aurora, "	20	2,000	1,800 00
Garland, N.	Toronto, "	10	1,000	900 00
Gordon, George (Estate)	Woodstock, "	10	1,000	900 00
Greenizen, I.	Petrolea, "	5	500	420 00
Halliday, Mrs. May	Halifax, N.S.	20	2,000	1,800 00
Holmes, James	Woodstock, Ontario	30	3,000	2,700 00
Harper, W. H. (Estate)	Chatham, "	10	1,000	900 00
Hastings, A. O., M.D.	Toronto, "	10	1,000	900 00
Johnston, J. M., M.D. (in trust)	Toronto, "	10	1,000	900 00
Karn, C. J. W.	Berlin, "	20	2,000	1,800 00
Leaver, George	Toronto, "	10	1,000	900 00
Lovett, Henry, K.C.	Montreal	10	1,000	900 00
Lewis, William	Mt. Forest, Ontario	10	1,000	900 00
Massie, Robert F.	Toronto, "	10	1,000	600 00
McDougall, A.	Pictou, N.S.	10	1,000	900 00
Meiklejohn, J.	Harriston, Ontario	5	500	420 00
Mann, F. H.	Windsor, "	10	1,000	900 00
Moon, Thomas	Woodstock, "	20	2,000	1,800 00
Murphy, James	Mount Forest, Ontario	20	2,000	1,800 00
Miller, B. B.	Warton, Ontario	10	1,000	900 00
Pringle, Mrs. M.	Belleville, Ontario	5	500	480 00
Rennie, Wm. H.	Winnipeg, Man	10	1,000	900 00
Rutherford, J. R., M.D.	Aurora, Ontario	20	2,000	1,800 00
Storey, D.	Ottawa, Ontario	10	1,000	900 00
Struthers, R. B., M.D. (Estate) ..	Montreal, Que.	10	1,000	900 00
Scott, David A.	Halifax, N.S.	60	6,000	3,900 00
Scott, Mrs. Bessie	Halifax, "	30	3,000	2,400 00
Sutherland, W. H.	Rayside, Ont.	10	1,000	900 00
Skitch, Alfred	Welland, Ontario	5	500	420 00
Scott, Angus M.	Edmonton, Alta.	10	1,000	900 00
White, John (estate)	Halifax, N.S.	20	2,000	1,800 00
Williams, R. A., M.D.	Ingersoll, Ontario	10	1,000	900 00
Whitelaw, Robt.	Woodstock, "	5	500	420 00
Walker, C. M.	Walkerville, "	200	20,000	17,000 00
Wilkinson, W. T.	Amherstburg, Ontario	5	500	420 00
Watterworth, Mary	Ingersoll, "	10	1,000	900 00
Total		882	88,200	74,960 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of Joint
Stock Fire Insurance Companies.

JOINT STOCK FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Real Estate.	Bonds, mortgages and other investments.	Loans on stocks and debentures.	Unearned part 50% of premiums paid for re-insurance at 31st Dec., 1911.	Interest accrued.	Rents.	Due from other persons and companies.	Cash.	Agents' balance.	Re-insurance on losses.	All other assets.	Total assets, except unpaid calls on Capital Stock.	Calls and premiums on capital stock unpaid (not extended).	Good's plans, office furniture, etc. (not extended).	Subscribed capital less paid in advance of calls.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Crown	67,317 54	10,000 00	10,497 65	1,446 45	1,000 00	10,814 91	2,458 45	10,814 91	5,104 02	8,044 11	84,682 92	74,164 74	1,203 09	1,203 09	1,000,000 00
Imperial	56,773 57	43,000 00	1,358 11	1,033 19	1,000 00	8,440 82	2,458 45	8,440 82	7,370 28	120 99	74,119 38	74,119 38	1,924 10	1,924 10	270,000 00
Merchants	77,466 54	88,389 41	14,441 40	986 00	93 50	18,406 26	2,458 45	25,661 84	6,900 95	3,000 00	157,387 44	157,387 44	4,042 27	4,042 27	225,000 00
Queen City	70,239 81	45,402 76	202,325 00	686 16	4,251 80	239 24	2,458 45	104,689 26	33,314 96	6,019 33	46,336 94	402,152 01	1,700 84	1,700 84	8,790 00
Totals	113,289 81	345,357 82	202,325 00	26,605 69	4,251 80	93 50	2,458 45	104,689 26	33,314 96	6,019 33	217 81	893,843 43	4,450 00	10,417 72	1,773,790 00

Government deposits are as follows:—British Crown, \$55,476 68; Crown, \$35,000; Imperial, \$30,636 96; Merchants' Fire Insurance Company, \$80,000 00; Queen City Fire Insurance Company, \$26,000; Traders Fire, \$45,402 76

(a) Includes deposit receipts \$25,000 deposited with Government of Ontario.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Unpaid losses.	Unearned premiums.	Re-insurance.	Commission.	Salaries and fees.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Capital stock called but not paid.	Number of policies in force.	Net amount at risk.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.
British Crown	4,790 00	14,645 76	984 79	450 00	20,480 55	250,000 00	250,000 00	1,393	2,488,448 42	1,393	2,488,448 42
Crown	7,500 00	61,499 21	1,063 63	39 87	70,604 84	30,000 00	30,000 00	8,177	8,888,360 46	8,177	8,888,360 46
Imperial	9,704 96	40,245 51	1,380 00	1,380 00	49,991 19	75,000 00	75,000 00	12,000	7,442,742 00	12,000	7,442,742 00
Merchants	94,657 79	78,216 03	27,097 70	679 22	96,037 79	100,000 00	100,000 00	24,553	22,259,843 59	24,553	22,259,843 59
Queen City	1,208 50	289,364 30	28,182 18	489 87	27,776 92	74,960 00	74,960 00	13,196	13,347,555 00	13,196	13,347,555 00
Traders	23,203 46	289,364 30	28,182 18	489 87	27,776 92	559,960 00	559,960 00	59,319	54,420,949 47	59,319	54,420,949 47
Totals	23,203 46	289,364 30	28,182 18	489 87	27,776 92	344,255 82	344,255 82	59,319	54,420,949 47	59,319	54,420,949 47

* Traders Fire has reinsured all business with the Dominion Fire Insurance Company.

JOINT STOCK FIRE INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Gross premiums.		Interest and dividends.		Rent.		From call on capital stock.		Re-insurance on losses.		Extra premiums, fees, etc.		Commission.		Re-insurance cancelled and adjustment expenses.		Other.		Total.		From investments (Not extended).			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
British Crown	28,273	65	459	51			14,080	09	27,130	18		1	40	7,940	90			2,353	10	31,086	26			
Crown	146,911	63	1,684	85			*		1,896	01		161	45	51,205	517	7,426	42	342	51	205,517	89			
Imperial	106,056	19	2,614	34					62	28	221	85		499	45					110,727	99	1,004	99	
Merchants	126,467	99	2,937	85					6,712	36				5,350	57	1,748	28	996	48	132,844	97	8,250	76	
Queen City	103,156	12	14,494	13			17,956	15	719	93								679	22	138,729	57	416,829	36	
Traders	51,393	29	2,428	59																77,099	17	9,913	10	
Totals	562,258	87	24,619	27	8,927	18	32,036	15	36,520	76	223	25	13,952	37	13,096	69	4,371	31	636,005	85	485,993	21		

* \$7,040.00 of this amount Premium on Stock.

(a) Advance from Home Office

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Commission.		Salaries, Directors and Auditors' fees.		Rent and Taxes.		Law costs.		Expenses of Management.		Re-insurance.		Rebate.		Repayment of borrowed money.		Dividends.		Expenses on building.		God's plans and office furniture.		All other expenses.		Total.		Inverted (not extended).							
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.						
British Crown	8,759	05	4,280	10	832	12	1,506	35	727	66	24,040	06	180,812	61	280,093	92	66,498	69	100,365	40	1,469	86	12,500	00	1,759	25	2,732	22	1,833	87	647,995	90	485,807	35
Crown	98,844	94	9,446	54	1,869	41	818	83	118	25	4,635	27	45,533	84	107,369	31	38,730	25	93,730	25	1,203	09	213,166	44	213,166	44								
Imperial	23,453	73	8,469	87	1,097	34	496	67	1,077	49	32,355	79	58,676	15	7,787	07	19,003	84	17,208	86	17	25	107,437	30	5,616	44								
Merchants	8,840	00	2,705	85	266	00	171	06	10,077	58	17,569	34	46,976	70	9,693	97	12,003	80	7,500	00	1,511	88	118,344	03	13,803	52								
Queen City	24,443	03	6,840	00	1,759	94	29	08	3,317	95	33,355	13	27,192	49	35,435	06	3,586	51	5,000	00	1,559	25	1,833	87	104,781	31	461,381	39						
Traders	8,759	05	4,280	10	832	12	1,506	35	95	56	2,823	86	18,387	04	35,189	04	30,329	49							83,905	37	5,000	00						
Totals	108,758	17	26,391	86	7,770	66	3124	36	727	66	24,040	06	180,812	61	280,093	92	66,498	69	100,365	40	1,469	86	12,500	00	1,759	25	2,732	22	1,833	87	647,995	90	485,807	35

(a) Repayment to Home Office.



Cash-Mutual Fire Companies.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Mutual and Stock.
The Hamilton Fire Insurance Company, Cash Mutual and Stock.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Independent Fire Insurance Company, Cash Mutual and Stock.
The Metropolitan Fire Insurance Company, Cash Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Mutual Fire Insurance Company.
The York Fire Insurance Company, Cash Mutual and Stock.

Cash Mutual Fire Insurance Companies having no Joint Stock Capital.

ASSETS AND LIABILITIES : INCOME AND EXPENDITURE.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

John Fennell	Berlin, Ont.
Geo. C. H. Lang	Berlin, Ont.
L. J. Breithaupt	Berlin, Ont.
G. Pattinson	Preston, Ont.
W. H. Schmalz	Berlin, Ont.
W. H. Bowlby	Berlin, Ont.
H. L. Janzen	Berlin, Ont.
P. S. Lautenschlager	Berlin, Ont.
Geo. Rumpel	Berlin, Ont.

Officers:

John Fennell, President	Berlin, Ont.
George C. H. Lang, Vice-President	Berlin, Ont.
W. H. Schmalz, Manager and Treasurer	Berlin, Ont.

Auditors:

J. M. Scully, F.C.A.	Berlin, Ont.
J. A. Law	Berlin, Ont.

Unassessed premium note capital, \$217,657.07; Securities deposited at Provincial Treasury, \$50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate	\$26,900 00
Amount of mortgages on real estate	111,670 22
Amount of debentures (\$49,0954.8 Ontario Government deposit)	185,872 92
Cash on hand at Head Office	\$851 09
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont. (Deposit receipt, Ontario Government deposit)	904 52
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, Ont., current account	7,742 59
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont., savings account	12,194 24
Cash on deposit in Bank of Hamilton, Berlin, Ont., savings account ..	6,545 62

Cash on deposit in Bank of Toronto, Berlin, Ont., savings account	6,578 09	
Cash on deposit in Bank of Nova Scotia, Berlin, Ont., savings	5,440 43	
Cash on deposit in Union Bank of Canada	5,060 41	
		45,316 99
Amount unpaid of agents' balances		4,993 30
Amount of short date notes, or due bills, less than one year overdue.....		97 38
Amount of premium notes in force after deducting all payments thereon and assessments levied		217,657 07
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1911.....		11,566 98
Accrued interest		5,427 17
Accrued rents.....		350 00
Office furniture and Goad's plans (not extended).....	\$5,000 00	
Amount due for re-insurance on losses		261 51
		\$610,113 54

LIABILITIES.

Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911.....		\$82,122 35
Amount of losses supposed or reported.....		2,601 43
		\$84,723 78

RECEIPTS.

Cash balance at 31st December, 1910 (not extended).....	\$37,788 20	
Cash received as fixed payments of 1911		\$71,818 75
“ additional premiums		1,146 62
“ premiums on cash system..		104,725 68
“ interest including rent		15,322 06
“ transfer fees		247 25
“ re-insurance claims		6,281 68
“ from investments (not extended)	\$20,202 22	
		\$199,542 04

EXPENDITURE.

Expenses of management		
Amount paid for investigation and adjustment of claims and travelling expenses		\$1,313 06
Amount paid for commission to agents		26,313 08
“ statutory assessment and license fee \$262 96 (Supplementary Revenue Tax, \$316 29).....		579 25
“ printing, stationary and advertising		1,272 50
“ salaries, directors' and auditors' fees		14,452 25
“ postage, telephone, telegrams, express and exchange..		1,314 02
“ fuel, light		259 24
“ taxes (municipal and government)		659 46
“ law costs		56 70
		\$46,219 56

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911....	\$904 00	
“ “ “ during 1911.....	73,574 00	
		<hr/> 74,478 00
“ re-insurance		21,153 43
“ rebate, abatement and returned premiums.....		9,803 60
“ Goad's plans		713 85
“ caretaker		216 00
“ Bradstreets		50 00
“ repairs, laundry, etc.		928 35
“ investments (not extended)	\$59,510 22	
		<hr/>
Total expenditure		<u>\$153,562 79</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911

System.	One year or less.	Three years.	Total.
Mutual		\$5,308,646 00	\$5,308,646 00
Cash	\$4,270,347 00	\$14,248,859 00	\$18,519,206 00
		<hr/>	
Totals	\$4,270,347 00	\$19,557,505 00	\$23,827,852 00
<i>Re-insurance.</i>			
Cash	\$1,403,839 00	\$831,765 00	\$2,235,604 00
		<hr/>	
Net risks carried by Company, 31st Decem- ber, 1911	\$2,866,508	\$18,725,740 00	\$21,592,248 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	3,300	\$5,251,991 00
Policies new and renewed during 1911	1,198	2,024,274 00
		<hr/>
Gross number during 1911	4,498	7,276,265 00
Less expired and cancelled in 1911	1,258	1,967,619 00
		<hr/>
Net risks in force on mutual system, 31st December, 1911.....	3,240	\$5,308,646 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1910	15,809	\$17,350,343 00
Policies new and renewed during 1911.	6,661	7,893,069 00
		<hr/>
Gross number during 1911	22,470	25,243,412 00
Less expired and cancelled in 1911	6,074	6,724,206 00
		<hr/>
Net risks in force on cash system, 31st December, 1911.....	16,396	\$18,519,206 00

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUMS NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$348,809 78
Amount of all premium notes, after deducting all payments thereon and assessments levied	217,657 07
Amount of premium notes received during the year 1911	130,512 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Hon. James Young	Galt, Ont.
Hugh Cant	Galt, Ont.
Hugh McCulloch	Galt, Ont.
R. S. Strong	Galt, Ont.
A. E. Watson	Ayr, Ont.
Robert Scott	Galt, Ont.
James Goldie	Guelph, Ont.
C. R. H. Warnock	Galt, Ont.
W. K. McNaught	Toronto, Ont.

Officers:

Hon. James Young, President	Galt, Ont.
Hugh Cant, Vice-President	Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer	Galt, Ont.

Auditors:

John Perry	Galt, Ont.
Wm. Philip	Galt, Ont.

Unassessed premium not capital, \$245,957.00.

Securities deposited in Treasury of Ontario, par value, \$50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate	\$22,500 00
Loans secured by mortgages	65,216 66
Debentures (\$50,000 deposited with Ontario Government)	387,329 59
Actual cash on hand at Head Office	\$2,932 81
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Royal Bank, agency at Toronto (savings account) ..	1,030 22
Bank of Toronto agency at Galt (savings account) ..	5,152 75
Merchants' Bank, agency at Galt (current account) ..	5,275 71
Merchants' Bank, agency at Galt (savings account) ..	9,054 21
Bank of Commerce, agency at Galt (savings account)	4,166 51
Imperial Bank, agency at Galt (savings account) ...	5,155 81

32,768 02

Cash in agents' hands	2,907 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied	245,957 00
Amount of interest accrued	6,515 10
Amount of unearned part (50 per cent.) of premiums paid for re-in- surance of cash risks in force at 31st December, 1911	3,885 33
Office furniture, etc. Written off.	
Total assets	\$767,079 03

LIABILITIES.

Amount of supposed or reported loss	\$3,500 00
Amount balances due Agents' Bonus	3,117 15
Amount of unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911.....	76,852 58
Total liabilities	\$83,469 73

RECEIPTS.

Cash balance at 31st December, 1910 (not extended).....	\$27,327 48	
Cash received as fixed payments of 1911		\$78,535 77
“ fixed payments for years prior to 1911		1,596 00
“ premiums on cash system		81,595 40
“ interest		18,358 34
“ rents		1,091 00
“ re-insurance claims		4,435 67
“ transfer fees		1,402 00
“ from mortgage and debenture investments (not extended)	\$12,832 47	
Total receipts		\$187,014 18

EXPENDITURE.

Expenses of management:		
Amount paid for commission and bonus to agents		\$26,911 53
“ fuel and light		320 39
“ license fee and Statutory assessment		157 67
“ printing, stationery and advertising		1,880 42
“ taxes (Government and municipal)		1,323 37
“ salaries, directors' and auditors' fees		11,596 15
“ travelling expenses		829 65
“ postage, telephone, telegrams and express		1,045 86
“ investigation of claims		350 73
“ caretaker		208 00
“ incidentals		1,297 79
Expenses of management		\$45,921 56

Miscellaneous payments:

Cash paid for losses which occurred during 1911	54,720 93
“ re-insurance premiums	15,115 14
“ rebate, abatement and returned premiums	3,781 48
“ refund to members	15,046 59
“ repairs to real estate	69 31
“ purchase of securities (not extended).....	\$60,105 72
Total expenditure	\$134,655 01

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System.	One year or less.	Three years.	Total.
Mutual		\$5,680,675 67	\$5,680,675 67
Cash	2,950,322 98	14,106,637 31	17,056,960 29
Total	\$2,950,322 98	\$19,787,312 98	\$22,737,635 96

Re-insurance.

Cash system	\$190,957 26	\$1,279,502 00	\$1,470,459 26
Net risks carried by Company 31st December, 1911	\$2,759,365 72	\$18,507,810 98	\$21,267,176 70

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1910	3,149	\$5,486,370 67
Policies new and renewed during 1911	1,208	2,204,815 00
Gross number during 1911	4,357	7,691,185 67
Less expired and cancelled in 1911	1,169	2,010,510 00
Net risks in force on mutual system, 31st December, 1911	3,188	\$5,680,675 67

Cash System.	Number.	Amount.
Policies in force, 31st December, 1910	10,909	\$15,940,192 74
Policies new and renewed during 1911	4,578	6,853,735 55
Gross number during 1911	15,487	\$22,793,928 29
Less expired and cancelled in 1911	3,998	5,736,968 00
Net risk in force on cash system, 31st December, 1911	11,489	\$17,056,960 29

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$394,712 00
Amount of premium notes, after deducting all payments thereon and assessments levied	245,957 00
Amount of premium notes received during the year 1911	158,783 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Paid up to 31st December, 1911	31,756 60

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Davidson	Stratford, Ont.
G. G. McPherson	Stratford, Ont.
Thomas Orr	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
G. H. McIntyre	St. Mary's, Ont.
Thomas Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. G. McPherson, Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

James Bennoch	Stratford, Ont.
Geo. Hamilton	Stratford, Ont.

Deposited in the Treasury of Ontario	\$50,000 00
Unassessed premium note capital	170,099 36

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate	\$10,840 62
Cash value of mortgages	186,652 00
Value of debentures (\$50,000 Ontario Government deposit)	151,326 71
Cash at Head Office	\$3,096 48
Cash in Traders Bank, Stratford	3,237 19
Cash in Canadian Bank of Commerce, Stratford	3,013 95
Cash in British Mortgage Loan Company	10,000 00
	19,347 62
Cash in agents' hands acknowledged by them to be due, and considered good	5,183 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	170,099 36
Amount of re-insurance on losses	1,075 65
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1911	5,323 28
Amount of short date notes	105 00
Amount of interest due and accrued	211 90
Total assets	\$550,165 54

LIABILITIES.

Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1911	\$66,065 21
Amount of losses supposed or reported	3,642 75
Amount of balances at credit of agents	287 74
Total liabilities	\$69,995 70

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$38,669 37
Cash received as fixed payments due in 1911	\$57,872 85
“ for premiums on cash system	75,679 50
“ for interest	17,305 49
“ for re-insurance on account of losses	14,379 58
“ for rebates	790 89
“ extra premiums	657 90
“ travelling expenses	175 00
“ contra accounts	1,401 32
“ investigation of claims repaid	211 24
“ rent	363 62
“ loss refunded	77 78
“ accrued interest	240 10
“ from investments (not extended)	\$18,217 46
Total receipts	\$169,155 27

EXPENDITURE.

Expenses of management:	
Cash paid for commission to agents	\$24,248 90
“ law costs	50 00
“ rent	100 00
“ statutory assessment and license	179 50
“ investigation and adjustment of claims	1,487 68
“ taxes (Government and municipal)	809 73
“ salaries, directors' and auditors' fees	12,772 75
“ printing, stationery and advertising	1,380 73
“ travelling expenses	640 35
“ postage, telephone, telegrams and express	1,078 93
“ fuel and light	138 36
“ exchange	85 36
“ caretaker	139 00
“ mercantile agency	50 00
“ water rates	11 90
“ Goad's plans	429 55
“ building repairs	125 06
“ office furniture	774 20
“ other expenses	49 28
Total expenses of management	\$44,551 29

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911.....	\$3,109 25	
Cash paid for losses which occurred in 1911	65,233 29	
		\$68,342 54
Cash paid for re-insurance		15,153 18
Cash paid for rebates		5,810 18
Cash paid for contra accounts		774 02
Cash paid for accrued interest		452 00
Cash paid for investments (not extended)	\$71,611 27	
		<u>\$135,083 21</u>
Total expenditure		<u>\$135,083 21</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System.	One year or less.	Three years.	Total.
Mutual		\$10,030,683 00	\$10,030,683 00 ^s
Cash	\$3,213,819 00	12,077,147 00	15,290,966 00
Totals	\$3,213,819 00	\$22,107,830 00	\$25,321,649 00

Re-insurance.

Mutual		\$1,269,555 00	\$1,269,555 00
Cash	\$376,459 00	1,054,259 00	1,430,718 00
Cash	\$376,459 00	\$2,323,814 00	\$2,700,273 00
Net risks carried by Company, 31st December 1911	\$2,837,360.00	\$19,784,016 00	\$22,621,376 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	5,506	\$10,045,160 00
Policies new and renewed during 1911	1,920	3,657,983 00
Gross number during 1911	7,426	13,703,143 00
Less expired and cancelled in 1911	2,050	3,672,460 00
Net risks in force on mutual system, 31st December, 1911	5,376	\$10,030,683 00
		<u>\$10,030,683 00</u>
		<u>\$10,030,683 00</u>
Cash System.	Number.	Amount.
Policies in force 31st December, 1910	13,151	\$14,906,641 00
Policies new and renewed during 1911	6,622	7,761,308 00
Gross number during 1911	19,773	\$22,667,949 00
Less expired and cancelled in 1911	6,555	7,376,983 00
Net risks in force on cash system, 31st December, 1911	13,218	\$15,290,966 00
		<u>\$15,290,966 00</u>

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three-year risks. ¹
Amount of face of all premium notes held by Company, and legally liable to assessment	\$280,036 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	170,099 36
Amount of premium notes received during the year 1911	101,607 93
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	20,325 06

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Wm. Snider	Waterloo, Ont.
Geo. Diebel	Waterloo, Ont.
James Livingston	Baden, Ont.
Allan Bowman	Preston, Ont.
J. H. Webb	Waterloo, Ont.
Frank Haight	Waterloo, Ont.
J. L. Wideman	St. Jacob's, Ont.
Thomas Gowdy	Guelph, Ont.
P. E. Shantz	Preston, Ont.

Officers:

William Snider, President	Waterloo, Ont.
George Diebel, Vice-President	Waterloo, Ont.
Frank Haight, Manager	Waterloo, Ont.

Auditors:

J. M. Scully	Berlin, Ont.
Richard Roschmann	Waterloo, Ont.

Unassessed premium note capital, \$264,259.45.

Deposited with Government of Ontario, \$50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate	\$25,000 00
“ mortgages	19,700 00
“ bonds, debentures and securities (\$50,000 Ontario Government deposit)	409,531 76
Cash on hand at head office	\$3,984 14
Cash on deposit to Company's credit, not drawn against in the Molson's Bank, Waterloo, (current account)	9,087 12
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo (savings account)	5,553 98
	<hr/>
	18,625 24
Cash in agents' hands, acknowledged by them to be due and considered good	10,136 12
Amount of short date notes or due bills	1,543 96
Amount of premium notes in force after deducting all payments thereon and assessments levied	264,259 45

Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1911	6,136 94
Amount of accrued interest	11,810 66
Office furniture and Goad's plans (not extended)	\$4,617 40
Total assets	\$766,744 13

LIABILITIES.

Amount of unpaid losses	\$7,500 00
“ unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911..	126,830 98
Total liabilities	\$134,330 98

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$10,327 08
Cash received for fixed payments of 1911	\$ 90,937 14
“ rent	1,580 00
“ premiums on cash system	119,694 56
“ interest	20,202 83
“ transfer fees	406 00
“ additional premiums	1,609 78
“ re-insurance on losses	7,371 01
“ from matured investments (not extended)..	\$18,002 97
Total receipts	\$241,801 32

EXPENDITURE.

Expenses of management:	
Amount paid for travelling expenses	\$1,515 92
“ commission on bonus to agents	30,007 67
“ law costs	143 07
“ fuel and light	465 14
“ investigation and adjustment of claims	1,126 15
“ interest and premiums on debentures purchased ...	2,600 83
“ statutory assessment and license fee	256 56
“ taxes (Government and municipal)	837 47
“ printing, stationery and advertising	1,971 79
“ salaries, directors' and auditors' fees	19,225 75
“ postage, telephone, telegrams and express	1,394 27
“ rent	16 00
“ exchange	316 70
“ Underwriters' Association	1,737 53
“ janitor	197 00
“ repairs	389 70
“ other expenses	391 22
Total expenses of management	\$62,592 77

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911.....	\$4,729 16
“ “ “ during 1911	70,166 10
	74,895 26

Cash paid for re-insurance	26,031 34
“ rebate, abatement and returned premiums	12,409 12
“ repayment of borrowed money	3,861 91
“ investments (not extended)	\$72,500 00
Total expenditure	\$179,790 40

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System.	One year or less.	Three years.	Total.
Mutual		\$10,260,833 00	\$10,260,833 00
Cash	\$3,349,379 00	25,091,036 00	28,440,415 00
Total	\$3,349,379 00	\$35,351,869 00	\$38,701,248 00

Re-Insurance.

Mutual		\$1,621,931 00	\$1,621,931 00
Cash	\$197,691 00	1,146,163 00	1,343,854 00
total ..	\$197,691 00	\$2,768,094 00	\$2,965,785 00

Net risks carried by Company, 31st Decem- ber, 1911.	\$3,151,688 00	\$32,583,775 00	\$35,735,463 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	4,767	\$9,898,704 00
Policies new and renewed during 1911	2,066	3,803,419 00
Gross number during 1911	6,833	13,702,123 00
Less expired and cancelled in 1911	2,054	3,441,290 00
Net risks in force on mutual system, 31st December, 1911.....	4,779	\$10,260,833 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1910	25,605	\$27,498,218 00
Policies new and renewed during 1911	11,141	12,711,154 00
Gross number during 1911	36,746	\$40,209,372 00
Less expired and cancelled in 1911	10,835	11,768,957 00
Net risks in force on cash system 31st December, 1911.....	25,911	\$28,440,415 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment.	\$435,027 95
Amount of premium notes, after deducting all payments thereon and assessments levied	264,259 45
Amount of premium notes received during the year 1911	160,201 50
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	32,040 30

A.—Cash-Mutual Fire Insurance
Companies

HAVING NO JOINT STOCK CAPITAL.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Value of real estate, less encumbrance.		Mortgages, bonds, debentures and other securities.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Bills receivable, short date notes, or due bills.		Unassessed premium notes.		Re-insurance on losses.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec., 1911.		All other assets.		Total.		Goods' plans, office furniture, etc. (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$
Economical	26,300	00	297,543	14	5,427	17	45,316	89	4,993	30	97	38	217,657	07	281	51	11,566	98	350	00	610,113	54	5,000	00
Gore District.....	22,500	00	452,546	25	6,515	10	32,768	02	2,907	33	.....	.....	245,957	00	.....	.....	3,885	33	.....	.....	767,079	03	.....	.....
Perth	10,840	62	337,978	71	211	90	19,347	62	5,183	40	105	00	170,099	36	1,075	65	5,323	28	.....	.....	550,165	54	.....	.....
Waterloo	25,000	00	429,231	76	11,810	66	18,625	24	10,136	12	1,543	96	364,259	45	.....	.....	6,136	94	.....	.....	766,744	13	4,617	40
Totals.....	85,240	62	1,517,299	86	23,964	83	116,057	87	23,920	15	1,746	34	897,372	88	1,327	16	26,912	53	350	00	2,694,102	24	9,617	40

The Government deposits at date of publication are as follows:—Economical, \$50,000; Gore District, \$50,000; Perth, \$50,000; Waterloo, \$50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Losses unpaid at 31st December, 1911, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		All other liabilities.		Total liabilities.		Number of policies.		Net amount of risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical	2,601	43	82,122	35	84,733	78	19,636	21,592,248	00	.....	.....	.....
Gore District.....	3,500	00	76,852	58	3,117	15	83,469	73	14,677	21,267,176	70	.....
Perth	3,642	75	66,065	21	287	74	69,995	70	18,594	22,621,376	00	.....
Waterloo	7,500	00	126,830	98	.....	.....	134,330	98	30,690	35,735,463	03	.....
Totals.....	17,244	18	351,871	12	3,404	89	372,530	19	83,597	101,216,263	70	.....

The Government deposits at date of publication are as follows: Economical, \$50,000; Gore, \$50,000; Perth, \$50,000; Waterloo, \$50,000.

A—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
 RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1911

Name of Company.	Fixed payments of 1911.		Fixed payments or assessments of years prior to 1911.		Premiums on cash system.		Interest.		Fees licenses and extra premiums.		For losses re-insured.		Rent.		Losses, investment and adjustment and rebates.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	71,818	75	15,322	06	104,725	68	1,393	87	6,281	68	1,091	00	199,542	04	20,202	22			199,542	04	20,202	22
Gore District.....	78,535	77	1,596	00	81,595	40	1,402	00	4,435	67	1,091	00	187,014	18	12,832	47			187,014	18	12,832	47
Perth.....	57,872	85	75,679	50	17,305	49	657	90	14,379	58	363	62	169,155	27	18,217	46			169,155	27	18,217	46
Waterloo.....	90,937	14	119,694	56	20,202	83	2,015	78	7,371	01	1,580	00	241,801	32	18,002	97			241,801	32	18,002	97
Totals.....	289,164	51	1,596	00	381,695	14	71,188	72	32,467	94	3,034	62	797,512	81	69,255	12			797,512	81	69,255	12

* Including rents.

EXPENDITURES FOR THE YEAR ENDING 31ST, DECEMBER 1911.

Name of Company.	Commission and bonus to agents.		Interest.		Costs in law.		Statutory assessment and license fees.		Salaries and general expenses account.		Total expense of management.		Refund to members.		Amount paid for losses.		Rebate and returned premiums.		Re-insurance.		All other payments.		Total.		Invested (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	26,313	06	56	70	164	12	19,685	66	46,219	56	74,478	00	9,803	60	21,453	43	1,908	20	59,510	22			153,563	79	59,510	22
Gore District.....	26,911	53	157	67	18,852	36	45,921	56	15,046	59	54,720	93	3,781	48	15,115	14	69	31	131,655	01	60,105	72			131,655	01
Perth.....	24,248	40	50	00	179	50	30,072	89	44,551	29	68,312	54	5,810	18	15,153	18	1,226	02	135,083	21	71,611	27			135,083	21
Waterloo.....	30,007	67	143	07	256	56	29,584	64	62,592	77	74,895	26	12,409	12	26,031	34	3,861	91	174,790	40	72,500	00			174,790	40
Totals.....	107,481	18	2,000	83	249	77	88,195	55	199,385	18	272,436	73	31,804	38	77,453	00	7,065	44	603,091	41	283,727	21			603,091	41

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL.

ASSETS AND LIABILITIES ; INCOME AND EXPENDITURE.

CITY OF HAMILTON FIRE INSURANCE COMPANY CASH MUTUAL AND STOCK.*

HEAD OFFICE, HAMILTON, ONT.

Commenced business November, 1863.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Geo. F. Webb	Hamilton, Ont.
Will. W. Main	Hamilton, Ont.
James Dunlop	Hamilton, Ont.
H. N. Klittson	Hamilton, Ont.
W. J. Aitchison	Hamilton, Ont.
W. H. Ballard	Hamilton, Ont.
George H. Milne	Hamilton, Ont.
George E. Fisher	Freeman, Ont.
Russell T. Kelley	Hamilton, Ont.
Wm. Lees, Jr.	Hamilton, Ont.

Officers:

George F. Webb, President	Hamilton, Ont.
Will. W. Main, 1st Vice-President	Hamilton, Ont.
James Dunlop, 2nd Vice-President	Hamilton, Ont.
Russell T. Kelley, General Manager	Hamilton, Ont.

Auditor:

Sinclair G. Richardson	Hamilton, Ont.
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Authorized capital stock	**\$100,000 00
Subscribed capital	100,000 00
Paid on calls	20,000 00
Unassessed premium note capital	15,941 70
Deposit at Provincial Treasury	14,362 70

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of municipal debentures (Ontario Govt. deposit, \$14,362.70)	\$17,810 39	
Amount of mortgage on real estate	9,000 00	\$26,810 39
Cash on hand at head office	2,736 32	
Cash in Bank of Hamilton, Saving Department, Hamilton ...	10 19	
Cash in Bank of Hamilton (Current acct.)	2,205 84	
Cash in Dominion Bank, Hamilton	1,114 52	
		6,066 87

* Name changed by Order-in-Council, dated 7th May, A.D. 1912, to "Hamilton Fire Insurance Company Cash Mutual and Stock.

** Authorized capital stock was, by Order-in-Council, dated 7th May, 1912, increased from \$100,000 to \$300,000.

Cash in agents' hands acknowledged by them to be due and considered good	5,578 68
Amount of premium notes in force after deducting all payments thereon and assessments levied	15,941 70
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1911.....	2,745 44
Amount of due and accrued interest	238 00
Amount of office furniture and safe, Goad's plans and stationery (not extended)	\$3,439 00
Total assets	\$57,381 08
Uncalled subscribed capital stock	\$80,000 00

LIABILITIES.

Amount of borrowed money	\$3,500 57
Amount due for re-insurance premiums	465 79
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911.....	19,645 73
Total liabilities	\$23,612 09
Paid up capital stock	\$20,000 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$4,036 82
Cash received as fixed payments due in 1911	\$5,121 24
“ for premiums on the cash system	42,326 73
“ for interest	943 74
“ for additional premiums	437 60
“ for re-insurance on losses	1,798 71
“ adjustment of losses	15 53
“ rent	300 00
“ commission	580 38
Total receipts	\$51,523 93

EXPENDITURE.

Expenses of management:	
Cash paid for commissions, bonus and salary	\$8,312 84
“ directors' fees for 1910	375 00
“ fuel and light	24 71
“ investigation and adjustment of claims	116 26
“ interest	21 53
“ statutory assessment and license fee	58 38
“ taxes (Government and municipal)	330 02
“ law costs	25 00
“ travelling expenses	217 85
“ rent	972 00
“ salaries, directors' and auditors' fees	4,373 84
“ printing stationery and advertising	1,947 92
“ postage, telephone, telegrams and express	368 24
“ general expenses	293 60
Total expenses of management	\$17,437 19

Miscellaneous payments:

Cash paid for losses which occurred during 1911.....	\$8,487 26
“ re-insurance	5,025 10
“ rebates	3,802 07
“ dividends	1,200 00
“ office furniture and fixtures	8 00
“ Goad's plans	122 45
“ re-payment of loan	1,250 00
“ for investments (not extended)	\$12,161 81
 Total expenditure	 <u>\$37,332 07</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System.	One year or less.	Three years.	Total.
Mutual		\$342,096 69	\$342,096 69
Cash	\$1,915,365 96	4,540,354 51	6,455,720 47
 Totals	 \$1,915,365 96	 \$4,882,451 20	 \$6,797,817 16

Re-insurance.

Cash	\$435,228 83	172,483 32	607,712 15
 Net risks carried by Company 31st Decem- ber, 1911	 \$1,480,137 13	 \$4,709,967 88	 \$6,190,105 01

MOVEMENT IN RISKS.

System of Insurance.—Mutual.

	Number	Amount.
Policies in force 31st December, 1910	275	\$332,553 07
Policies new and renewed during 1911	271	345,775 00
 Gross number during 1911	 546	 \$678,328 07
Less expired and cancelled in 1911	278	336,231 38
 Net risks in force on mutual system, 31st December, 1911.....	 268	 \$342,096 69

Cash System.

Policies in force 31st December, 1910	5,990	\$5,057,464 70
Policies new and renewed during 1911	4,901	4,477,400 08
 Gross number during 1911	 10,891	 \$9,534,864 78
Less expired and cancelled in 1911	3,499	3,079,144 31
 Net risks in force on cash system, 31st December, 1911.....	 7,392	 \$6,455,720 47

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$24,670 67
Amount of premium notes, after deducting all payments thereon and assessments levied	15,941 70
Amount of premium notes received during the year 1911	25,407 70
Payment on premium notes of 1911, including all sums credited on said premium notes:	
Paid up to 31st December, 1911	2,325 04

CALLS ON CAPITAL STOCK.

Number of Calls made, 3. Respective dates, 10th January, 1906; 10th February, 1906 and 10th March, 1906. Rate, 10 per cent, 5 per cent and 5 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
Arnold, Nicholas	Hamilton, Ont.	1	\$ 100	\$ 20
Almas, C. H.	"	1	100	20
Ante, Gustave	"	1	100	20
Armstrong, J. J.	"	2	200	40
Armes, J. A.	"	2	200	40
Aitchison, W. J.	"	35	3,500	700
Ballard, W. H.	"	25	2,500	500
Bremner, Chas.	"	1	100	20
Beattie, James	"	5	500	100
Bell, Arthur	"	1	100	20
Ballard, George W.	"	2	200	40
Bigelow, R. O.	"	1	100	20
Brown, David	"	3	300	60
Campbell, R. A.	"	5	500	100
Clark, John A.	"	5	500	100
Chadwick, Frederick	"	3	300	60
Carroll, William	"	1	100	20
Cheyne, James	"	2	200	40
Carlson, C. G.	"	1	100	20
Carmichael, D. L.	"	5	500	100
Cummer, John H.	"	5	500	100
Cooper, J. C.	"	1	100	20
Case, Albert E.	"	10	1,000	200
Cook, Joseph	"	1	100	20
Clappison, T.	"	1	100	20
Cohen, M.	"	2	200	40
Dunlop, James	"	37	3,700	740
Dow, John	"	3	300	60
Dow, William	"	10	1,000	200
Dow, Henry	"	11	1,100	220
Durance, W.	"	1	100	20
Donaldson & Patterson	"	5	500	100
Disher, William V.	"	3	300	60
Daniels, Levi	"	1	100	20
Devenport, William	"	1	100	20
Davis, C. G.	Freeman P. O., Ont.	5	500	100
Daniels, William H.	Hamilton, Ont.	10	1,000	200
Echlin, E. B.	"	1	100	20
Fisher, Geo. E.	"	25	2,500	500
Fanning, Thomas	"	5	500	100
Gleadow, Charles	"	3	300	60
Gillies, S.	"	10	1,000	200
Gibb, Otto W.	"	2	200	40
Gummo, H. C.	"	3	300	60
Green, Alfred	"	3	300	60
Gilmore, John	"	1	100	20
Houlden, James	"	1	100	20
Hannaford, Charles	"	4	400	80
Hannaford, G. S. S.	"	2	200	40
Hannaford, Mrs. Mary	"	1	100	20
Hill, R. B.	"	2	200	40
Hill, George	"	1	100	20
Harding, George	"	1	100	20
Howard, Samuel	"	1	100	20
Holmes, William	"	1	100	20
Hazell, William, Jr.	"	5	500	100

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
Harrison, James	Hamilton, Ont.	5	\$ 500	\$ 100
Harvey, Joseph	"	2	200	40
Hogarth, E. S.	"	2	200	40
Jarvis, Wm.	"	3	300	60
Kault, Morris	"	5	500	100
Kelley, Russell T.	"	52	5,200	1,040
King, S. S.	"	2	200	40
Klein & Binkley	"	2	200	40
Leckenby, James C.	"	1	100	20
Lomas, Joseph W.	"	5	500	100
Lyne, Fred. J.	"	4	400	80
LeMessurier, D.	"	1	100	20
McBride, W. J.	"	1	100	20
McNeil, James	"	7	700	140
McKenzie, A. M.	"	2	200	40
McGrath, William	"	2	200	40
Milne, G. H.	"	10	1,000	200
Main, Will W.	"	30	3,000	600
Main, James	"	3	300	60
Martin, H. A.	"	1	100	20
Mulveney, William	"	10	1,000	200
Monteith, George R.	"	2	200	40
Mack, John	"	5	500	100
Marshall, James	"	6	600	120
Morris, Joseph	"	2	200	40
New, Henry	"	30	3,000	600
Oliver, C.	"	1	100	20
Press, R. F. & Son	"	5	500	100
Plant, Charles	"	1	100	20
Penfold, Jos.	"	1	100	20
Philp, C.	"	2	200	40
Poag, J.	"	5	500	100
Perry, G. B.	"	12	1,200	240
Perrie, E. A. Exeutor's estate of	"	10	1,000	200
Robertson Bros	"	2	200	40
Ross, James W.	"	2	200	40
Richardson, Geo. H.	"	1	100	20
Reynolds, R. E.	"	1	100	20
Roussel, Thos. J.	"	2	200	40
Robbins, O. W.	"	3	300	60
Robbin, Chas	"	2	200	40
Rastrick, E. L.	"	2	200	40
Rennie, Miss H. H.	"	5	500	100
Servos, Wm. R.	"	2	200	40
Smith, Jas.	"	5	500	100
Spicer, Henry	"	1	100	20
Spera, R. B.	"	1	100	20
Snye, William, Jr.	"	2	200	40
Soper, Robert.	"	2	200	40
Shuart, John F.	"	1	100	20
Stevens, William A.	"	2	200	40
Siderski, H.	"	5	500	100
Thouison, Alex.	"	1	100	20
Taylor, Fred	"	23	2,300	460
TenEyck, A. B.	"	5	500	100
Truscott, John T.	"	1	100	20
Truscott, Mrs. Catharine.	"	2	200	40
Tufford, L. A.	"	2	200	40
Torrance, Hugh	"	2	200	40
Taylor, Henry	"	2	200	40
Tyrrrell, J. W.	"	10	1,000	200

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
Turnbull, Jas.....	Hamilton, Ont.....	10	\$ 1,000	\$ 200
Venattor, William	"	2	200	40
Venattor, Jacob	"	2	200	40
Webb, George F.....	"	359	35,900	7,180
Webb, Thomas.....	"	5	500	100
West C.....	"	3	300	60
Walker, F. H.....	"	1	100	20
Williams, J. M.....	"	1	100	20
Woodhall, A. W.....	"	8	800	160
Woodhall, William	"	1	100	20
Weatherill, Geo. L.....	Chedoke, P.O.	1	100	20
Wilson, John	Hamilton, Ont.....	5	500	100
Totals .....	.....	1,000	100,000	20,000

FIRE INSURANCE EXCHANGE CORPORATION.
STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

J. L. Spink	Toronto, Ont.
J. F. Eby	Toronto, Ont.
S. F. McKinnon	Toronto, Ont.
Col. J. V. Chipman	Toronto, Ont.
Hugh Scott	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.

Officers:

J. L. Spink, President	Toronto, Ont.
Jos. F. Eby, Vice-President	Toronto, Ont.
Scott and Walmsley, Joint Managers and Secretaries.....	Toronto, Ont.

Auditors:

A. C. Nell, F.C.A.	Toronto, Ont.
J. Ernest Hounsom	Toronto, Ont.

Authorized capital stock	\$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
Securities deposited in Treasury of Ontario	12,000 00
Unassessed premium note capital	9,331 96

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Call loans on municipal debentures	\$38,370 00
Municipal debentures owned (Government deposit \$2,000.00).....	9,228 89
Cash on hand	\$214 15
Cash in Standard Bank, Toronto	16,414 18
Cash on deposit, Canada Permanent Mortgage Corporation..	3,177 11
Cash on deposit in Canada Permanent Mortgage Corpora- tion (Government deposit)	10,000 00
	<hr/>
	29,805 44
Amount of premium notes in force, after deducting all pay- ments thereon, and assessments levied	9,331 96
Less residue of premium notes for re-insurance.....	617 03
	<hr/>
	8,714 93

Cash in agents' hands	1,806 39
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1911	1,298 02
Amount of accrued interest	169 98
Goad's plans (not extended)	\$1,677 74
Total assets	\$89,393 65
Subscribed capital stock uncalled	\$43,650 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911	\$12,947 41
Amount of losses supposed or reported	1,700 00
Total liabilities to public	\$14,647 41
Liabilities to shareholders	
Paid up stock	\$43,650 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$9,224 20
Cash received for fixed payments, 1911	\$10,191 41
" premiums on cash system	24,865 64
" interest	3,303 87
" re-insurance on losses	3,117 28
" commission ..	190 38
" rebate ..	23 28
" repaid call loans, etc., (not extended)	\$157,949 28
Total ..	\$41,691 86

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$5,734 76
" investigation and adjustment of claims	183 63
" statutory assessment and license fee	49 48
" interest ..	28 41
" rent ..	400 00
" salaries, directors' and auditors' fees	3,305 00
" printing, stationery and advertising	363 31
" postage, telephone, telegrams and express	167 59
" taxes (Government and municipal)	117 36
" Goad's Plans	102 70
Total expenses of management	\$10,452 24

Miscellaneous payments:

Cash paid for losses which occurred during 1911	\$12,622 01
“ re-insurance premiums	3,191 43
“ rebates	3,134 94
“ dividends	2,182 50
“ inspecting, valuating and adjusting	524 90
“ voted to President	250 00
“ investments (not extended)	\$156,701 88
Total	\$32,358 02

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System	One year or less	Three years.	Total.
Mutual	\$671,675 22		\$671,675 22
Cash	1,889,260 15	537,798 38	2,427,058 53
Total	\$2,560,935 37	\$537,798 38	\$3,098,733 75

Re-insurance.

Mutual	\$92,314 00		\$92,314 00
Cash	215,664 00	23,050 00	238,714 00
Total re-insurance	\$307,978 00	\$23,050 00	331,028 00

Net risks carried by Company 31st December 1911	\$2,252,957 37	\$514,748 38	\$2,767,705 75
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MOVEMENT IN RISKS.

Mutual System.

Policies in force 31st December, 1910	300	\$707,548 00
Policies new and renewed during 1911	303	710,358 22
Gross number 1911	603	\$1,417,906 22
Less expired and cancelled in 1911	361	746,231 00
Net risks in force on mutual system 31st December, 1911	242	\$671,675 22

Cash System.

	Number.	Amount.
Policies in force 31st December, 1910	1617	\$2,438,064 54
Policies new and renewed during 1911	1322	2,302,113 15
Gross number during 1911	2949	\$4,740,177 69
Less expired and cancelled in 1911	1381	2,313,119 16
Net risks in force on cash system 31st December, 1911	1568	\$2,427,058 53

*In Ontario, \$2,743,690.75.

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$18,663 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	9,331 96
Amount of premium notes received during the year 1911.....	20,254 26
Payments on the premium notes of 1911 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	9,035 25
Amount of premium notes given by company for re-insurance.....	1,234 06
Less paid thereon	617 03
	<hr/>
Residue of premium notes given by Company for re-insurance	\$617 03
	<hr/> <hr/>

CALLS ON CAPITAL STOCK.

*Number of calls made, 3. Respective dates, 16th March, 1896; 25th April, 1904; 30th May, 1904. Rate, 10, 20 and 40 per cent. respectively.

*By a special resolution passed at the Annual General Meeting of the members and shareholders on 26th February, 1907, and confirmed at Special General Meeting on 23rd March, 1907, the subscribed capital stock was reduced to \$87,300 and the amount paid up thereon was reduced to \$43,650.

The resolution is as follows:—

“Whereas the subscribed capital of the Fire Insurance Exchange Corporation, Stock and Mutual, is \$145,500, consisting of 1,455 shares of \$100 each, upon which \$70.00 per share has been paid and \$30.00 per share still remains unpaid subject to call.

“And whereas through losses suffered during the great conflagration which occurred in Toronto, in 1904, the said capital became and is impaired, and it has been found impracticable to make such impairment good out of profits, and it is therefore advisable to write off the said capital the sum of \$58,200, being \$40 per share.

“Therefore, it is resolved that the subscribed capital stock of the said Corporation be and is hereby reduced to \$87,300, and each share of the Corporation be and is hereby reduced to the sum of \$60.00 per share.

“Nothing herein contained shall affect the liability of any shareholder upon his shares, but the same shall remain as at present, \$30.00 on each share being and remaining liable to call.”

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1911.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
Allen, W. A.	Ottawa	15	\$ 900	\$ 450
Bate, H. N.	"	10	600	300
Brook, W. R.	Toronto	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F.	"	50	3,000	1,500
Elliot, W. S.	"	10	600	300
Elliot, C. J.	"	10	600	300
Gurney, E.	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited .	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hodgins, Henrietta H.	Brampton	6	360	180
Hobson, Mrs. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Irving, A. S., Estate	Toronto	50	3,000	1,500
Ince, Wm., Estate	"	10	600	300
Mckinnon, S. F.	"	50	3,000	1,500
Mackay, James D.	"	25	1,500	750
Neitzke, Luey M. (Mrs.)	Germany	6	360	180
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Patterson, R. L.	Toronto	50	3,000	1,500
Phillips, F. J., Estate	"	50	3,000	1,500
Rogers, E.	"	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L.	"	25	1,500	750
Scott, J. G., K.C.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Scott, Hugh	"	60	3,600	1,800
Wyld, Frederick	"	50	3,000	1,500
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W., Estate	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Dunean	Winnipeg	10	600	300
Wood, Hon. S. C.	Toronto	35	2,100	1,050
Walmsley, Thomas	"	50	3,000	1,500
Totals .....	.....	1,455	87,300	43,650

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

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Hugh Scott	Toronto, Ont.
Thomas Walmsley	Deer Park, Ont.
Thomas Flynn	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Col. J. D. Chipman	St. Stephen, N.B.
Hugh Blain	Toronto, Ont.

Officers:

Thomas Walmsley, President	Toronto, Ont.
Col. J. D. Chipman, Vice-President	St. Stephen, N.B.
Scott & Walmsley, Joint Managers and Secretaries	Toronto, Ont.
Joseph Walmsley, Acting Secretary	Toronto, Ont.

Auditors:

A. C. Neff, C.A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

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

Authorized Capital Stock	\$500,000 00
Subscribed Capital Stock	100,000 00
Paid up in cash	50,000 00
Stock uncalled	50,000 00
Securities deposited in the Treasury of Ontario	20,000 00
Unassessed premium note capital	16,607 24

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Mortgages on real estate	\$17,686 33
Loan Corporation shares owned	325 00
Municipal debentures owned	14,617 50
Call loans on municipal debentures	61,400 00
Cash on hand	\$2,543 30
Cash on deposit to Company's credit in Bank of Montreal,	
Toronto	14,203 70
Cash Canada Permanent Mortgage Corporation	3,737 20
	<u>20,484 20</u>

Cash in agents' hands		2,878 76
Premium notes in force after deducting all payments thereon and assessments levied	16,607 24	
Less residue of premium notes given for re-insurance	5,265 71	11,341 53
Amount due for re-insurance on losses		1,460 00
Interest accrued		372 41
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1911		8,397 36
Goad's plans (not extended)	1,699 35	
Total		<u>\$138,963 09</u>
Subscribed capital uncalled		<u>\$50,000 00</u>

LIABILITIES.

Amount of losses supposed or reported		\$3,100 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1911		32,456 84
Total liabilities		<u>\$35,556 84</u>
Paid up capital stock		<u>\$50,000 00</u>

CASH RECEIPTS.

Cash balance at 31st December, 1910 (not excepted)	\$19,845 00	
Cash received as fixed payments of 1911		\$18,965 36
“ for premiums on cash system		55,602 04
“ for interest		4,601 09
“ for plate glass insurance		5,146 31
“ re-insurance on losses		10,890 86
“ commission		2,514 44
“ rebate		57 24
“ call loans repaid (not extended)	191,589 52	
Total		<u>\$97,777 34</u>

EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission		\$13,697 43
“ statutory assessment, license fees		84 41
“ printing, stationery and advertising		838 73
“ salaries, directors' and auditors' fees		2,990 00
“ investigation and adjustment of claims		1,201 56
“ postage, telegrams and express, etc.		350 13
“ rent		475 00
“ interest		56 82
“ taxes (Government and municipal)		231 24
Total expenses of management		<u>\$19,925 32</u>

Miscellaneous Payments:

Cash paid for fire losses which occurred during 1911	25,774 20
“ plate glass losses, 1911	1,815 14
“ re-insurance	22,022 32
“ rebate, abatement and returned premiums	7,977 81
“ investments (not extended)	\$211,110 17
“ other purposes	102 70
Total expenditure	<u>\$77,617 49</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System.	One year or less.	Three years.	Total.
Mutual	\$1,184,771 22	.....	\$1,184,771 22
Cash	3,920,827 33	\$2,279,184 68	6,200,012 01
Totals	<u>\$5,105,598 55</u>	<u>\$2,279,184 68</u>	<u>\$7,384,783 23</u>

Re-insurance.

Mutual	\$ 487,313 00		\$ 487,313 00
Cash	1,130,642 00	\$334,192 00	1,464,834 00
Totals	<u>\$1,617,955 00</u>	<u>\$334,192 00</u>	<u>\$1,952,147 00</u>

Net risks carried by Company 31st De- ber, 1911	\$3,487,643 55	\$1,944,992 68	\$5,432,636 23
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MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1910	359	\$1,226,670 00
Policies new and renewed during 1911	368	1,283,871 22
Gross number during 1911	727	\$2,510,541 22
Less expired and cancelled in 1911	396	1,325,770 00
Net risks in force on mutual system 31st December, 1911	331	<u>\$1,184,771 22</u>

Fire Risks—Cash System.

	Number.	Amount.
Policies in force December, 1910	3,749	\$5,945,637 08
Policies new and renewed during 1911	2,878	5,323,896 33
Gross number, 1911	6,627	\$11,269,533 41
Less expired and cancelled in 1911	2,640	5,069,521 40
Net risks in force on cash system 31st December, 1911	3,987	<u>\$6,200,012 01</u>

Plate Glass Risks.

Policies in force 31st December, 1910	961	\$ 82,723 98
Policies new and renewed during 1911.....	366	30,877 86
		<hr/>
Gross number during 1911	1,327	\$113,601 84
Less expired and cancelled in 1911	382	33,664 08
		<hr/>
Net risks in force 31st December, 1911	945	\$ 79,937 76
		<hr/> <hr/>
Ontario risks, \$5,408,621.23.		

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by the Company, and legally liable to assessment		\$33,214 48
Amount of all premium notes, after deducting all payments thereon and assessments levied		16,607 24
Amount of premium notes received during the year 1911		37,309 30
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1911	17,216 04	
Amount of premium notes given by Company for re-insurance....	10,531 42	
Less payments thereon	5,265 71	
		<hr/>
Residue on premium notes given for re-insurance		\$ 5,265 71

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 12th May, 1879, and 28th May, 1904. Rate, 20 per cent. and 30 per cent. respectively.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$
Chipman, John D., in trust.....	Toronto.....	50	5,000	2,500
Coffee & Co.	Toronto.....	50	5,000	2,500
Davies, Wm.....	".....	50	5,000	2,500
Dingle, F. E.....	".....	48	4,800	2,400
Dixon, B. Homer. estate.....	".....	50	5,000	2,500
Doyle, Mrs. Annie.....	New York.....	2	200	100
Gzowski, Sir C. S., estate of.....	Toronto.....	50	5,000	2,500
Macpherson, Sir D. L., estate of (Wm. M. Macpherson, Percival F. S. Ridout, and R. L. Defries, Trustees of Will)	".....	50	5,000	2,500
MacLennan, Hon. Justice.....	".....	50	5,000	2,500
MacLennan, E. M., estate of.....	".....	25	2,500	1,250
Smith, Prof. Goldwin, estate.....	".....	50	5,000	2,500
Smith, Larratt W., D.C.L., estate...	".....	50	5,000	2,500
Smith, W. H.	London.....	10	1,000	500
Smith, A. L., Ex. late C. R. Smith..	".....	10	1,000	500
Smith, Maggie M., Ex. W. Smith estate	London.....	2	200	100
Smith, Maymie H.	".....	20	2,000	1,000
Strathcona and Mount Royal, Lord.	Montreal.....	50	5,000	2,500
Scott, J. G., K.C.....	Toronto.....	50	5,000	2,500
Scott, James	".....	25	2,500	1,250
Scott, Robert.....	".....	25	2,500	1,250
Scott, R. and Bull, B. E., in trust for Eliz. Bull.....	".....	25	2,500	1,250
Scott R. and Scott J., in trust for C. Scott.....	".....	25	2,500	1,250
Smith, Rev. Lennox Ingal.....	Ottawa.....	50	5,000	2,500
Scott and Walmsley.....	Toronto.....	133	13,300	6,650
Walmsley, Thos.....	".....	50	5,000	2,500
Total.....		1,000	100,000	50,000

INDEPENDENT FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business 23rd March, 1904.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Charles C. VanNorman	Toronto, Ont.
W. R. Tudhope	Toronto, Ont.
David Carlyle	Toronto, Ont.
Daniel Hibner	Berlin, Ont.
Hon. Thomas Crawford, M.P.P.	Toronto, Ont.
Edward Morgan	Toronto, Ont.
Alfred Taylor	Galt, Ont.
W. VanDusen	Toronto, Ont.
J. M. Queen	St. John, N.B.

Officers:

Charles C. VanNorman, President	Toronto, Ont.
W. R. Tudhope, 1st Vice-President	Toronto, Ont.
David Carlyle, 2nd Vice-President	Toronto, Ont.
Wm. Greenwood Brown, Manager-Secretary	Toronto, Ont.

Auditors:

Charles E. Arnoldi	Toronto, Ont.
Edmund Gunn	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital	200,000 00
Paid up capital	20,000 00
Unassessed premium note capital	18,193 03
Deposit at Provincial Treasury	25,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$342 41
Cash in hand Imperial Bank, Toronto, deposit receipt (Government deposit)	25,000 00
Cash in Imperial Bank, Toronto (current account)	3,003 94
	\$28,346 35
Cash in agents' hands acknowledged by them to be due and considered good	6,568 80
Amount of premium notes in force after deducting all payments thereon and assessments levied	18,193 03
Amount of unearned part (50 per cent.) of premiums paid to Companies other than Equity for re-insurance of risks in force at 31st December, 1911	3,115 86

Unearned part (50 per cent.) of premiums paid to Equity Fire, for re-insurance of risks in force 31st December, 1911	22,676 95
Due for re-insurance on losses	1,259 03
Amount of office furniture, Goad's Plans and safe (not extended) \$2,088 27	
	<hr/>
Total assets	\$80,160 02
	<hr/>
Uncalled subscribed capital stock	\$180,000 00
	<hr/> <hr/>

LIABILITIES.

Amount of supposed or reported losses	\$2,086 50
“ unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911	25,792 81
“ commission unpaid	193 45
“ re-insurance premiums due to Companies other than Equity... ..	1,831 51
“ return premiums due to Companies other than Equity.....	762 76
“ sundry accounts	2,034 80
“ borrowed money	31,875 78
“ bills payable (for re-insurance)	30,423 55
	<hr/>
Total liabilities	\$95,001 16
	<hr/>
Paid up capital stock	\$20,000 00
	<hr/> <hr/>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended).....	\$25,969 55
Cash received as fixed payments due in 1911	\$6,067 44
“ “ due in prior years	944 45
“ for premiums on the cash system	41,245 96
“ for interest	750 00
“ commission on re-insurance	6,108 58
“ for endorsement fees	66 15
“ for salvage on loss, etc.	36 00
	<hr/>
Total receipts	\$55,218 58
	<hr/> <hr/>

EXPENDITURE.

Expenses of management:	
Cash paid for commission	\$6,454 67
“ law costs	1,284 79
“ investigation and adjustment of claims	372 66
“ statutory assessment and license fee	62 58
“ taxes (Government and municipal)	331 48
“ salaries, directors' and auditors' fees	1,751 42
“ printing, stationery and advertising	300 70
“ postage, telegrams and express	166 38
“ discount and exchange	118 93
“ sundry office expenses	9 04
	<hr/>
Total expenses of management	\$10,852 65

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911.....	\$3,805 92	
“ “ “ during 1911	16,854 88	
		20,660 80
“ re-insurance		6,232 49
“ rebates		7,920 24
“ in repayment advances		5,828 15
“ re-expense account, 1910		1,197 45
“ office furniture		150 00
		<hr/>
Total expenditure		\$52,841 78

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	System.	One year or less.	Three years.	Total.
Mutual			\$451,267 00	\$451,267 00
Cash		\$1,699,776 00	2,865,164 00	4,564,940 00
		<hr/>	<hr/>	<hr/>
Total		\$1,699,776 00	\$3,316,431 00	\$5,016,207 00

Re-insured.

System of Insurance.

Mutual		\$73,524 00	\$73,524 00
Cash	\$332,088 00	124,453 00	456,541 00
	<hr/>	<hr/>	<hr/>

Total re-insurance, other than in Equity Fire	\$332,088 00	\$197,977 00	\$530,065 00
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Net risks in force 31st December, 1911, re-insured in Equity Fire	\$1,367,688 00	\$3,118,454 00	\$4,486,142 00
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MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1910	543	\$778,377 00
Policies new and renewed, 1911	77	120,750 00
	<hr/>	<hr/>
Gross number during 1911	620	\$899,127 00
Less expired and cancelled during 1911	314	447,860 00
	<hr/>	<hr/>
Net risks in force on mutual system, 31st December, 1911	306	\$451,267 00

Fire Risks—Cash System.

	Number.	Amount.
Policies in force 31st December, 1910	5,596	\$5,289,846 00
Policies new and renewed during 1911	2,885	3,100,516 00
	<hr/>	<hr/>
Gross number during 1911	8,481	\$8,390,362 00
Less expired and cancelled in 1911	3,755	\$3,825,422 00
	<hr/>	<hr/>
Net risks in force on cash systems, 31st December, 1911	4,726	\$4,564,940 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three years.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$32,890 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,193 03
Amount of premium notes received during the year 1911	7,301 85
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,186 28

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Brown, W. Greenwood	Toronto, Ont.	1036	\$ 103,600	\$ 10,360
Burrill, A., Estate	Mitchell, "	50	5,000	500
Ballard, B. W.	Toronto, "	2	200	20
Carlyle, David	" "	25	2,500	250
Crawford, Hon. Thomas	" "	50	5,000	500
Cork, W. A.	" "	2	200	20
Gammon, Mrs. Mary	Orillia, "	10	1,000	100
Gray, Wm. M.	Toronto, "	95	9,500	950
Givens, D. A.	Kingston, "	10	1,000	100
Hendrie, Wm.	Hamilton, "	30	3,000	300
Hibner, D.	Berlin, "	100	10,000	1,000
Irwin, H. E.	Toronto, "	95	9,500	950
Livingstone, D.	" "	5	500	50
McIntosh, J. A.	" "	10	1,000	100
McIntosh, W.	Petrollea, "	10	1,000	100
MacLaren, A. F.	Toronto, "	25	2,500	250
Morgan, Edward	Toronto, "	50	5,000	500
Noxon, Stephen	Ingersoll, "	60	6,000	600
Parker, Lewis	Calgary, Alt.	5	500	50
Queen, J. M.	St. John, N.B.	25	2,500	250
Richards, John	Toronto, Ont.	50	5,000	500
Stark, W. J.	Toronto, "	40	4,000	400
Taylor, Alfred	Galt, "	30	3,000	300
Tudhope, W. R.	Toronto, "	100	10,000	1,000
VanDusen, W.	" "	10	1,000	100
Van Norman, Charles C. in trust	" "	50	5,000	500
Watts, Chas. B.	" "	25	2,500	250
Totals		2,000	200,000	20,000

THE METROPOLITAN FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

D. Hibner	Berlin, Ont.
David Carlyle	Toronto, Ont.
W. VanDusen	Toronto, Ont.
Judge Edward Morgan	Toronto, Ont.
C. C. Van Norman	Toronto, Ont.
A. Taylor	Galt, Ont.
Hon. Thomas Crawford, M.P.P.	Toronto, Ont.
W. R. Tudhope	Toronto, Ont.
J. M. Queen	St. John, N.B.

Officers:

D. Hibner, President	Berlin, Ont.
David Carlyle, 1st Vice-President	Toronto, Ont.
W. VanDusen, 2nd Vice-President	Toronto, Ont.
W. Greenwood Brown, General Manager and Secretary.....	Toronto, Ont.

Auditors:

Charles Arnoldi	Toronto, Ont.
Edmund Gunn	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed	141,400 00
Paid up	33,935 05
Unassessed premium note capital	24,329 53
Deposited in the Provincial Treasury	21,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at Head Office	\$392 92	
Cash in Imperial Bank, Toronto, deposit receipts (Government deposit)	21,000 00	
Cash in Imperial Bank, Toronto (current account).....	3,075 81	\$24,468 73
Cash in agents' hands acknowledged by them to be due and considered good		4,072 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied		24,329 53
Amount due for re-insurance on losses		1,567 96
Amount of unpaid calls on capital stock		11,312 95

Office furniture and Goad's plans (not extended)	\$2,486 28
Unearned part (50 per cent.) of premiums paid to Companies, other than Equity for re-insurance in force at 31st December, 1911	2,705 37
Unearned part (50 per cent.) of premiums paid to Equity Fire for re- insurance of risks in force at 31st December, 1911	22,379 31
Due by other companies	198 83
	<hr/>
Total assets	\$91,034 77
	<hr/>
Uncalled subscribed capital stock	\$96,152 00

LIABILITIES.

Amount of supposed or reported losses	\$1,940 00
Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911	25,084 68
Commission unpaid	333 00
Return premiums	368 00
Unclaimed dividends	3 42
Re-insurance premiums unpaid	1,565 45
Amount of Equity Fire advance	28,866 50
Amount of bills payable (re-insurance)	23,204 29
	<hr/>
Total liabilities	\$81,365 34
	<hr/>
Amount of paid-up capital stock, \$33,935.05; in process of payment, \$11,312.95	\$45,248 00

RECEIPTS.

Cash balances at 31st December, 1910 (not extended)	\$22,266 21
Cash received as fixed payments of 1911	\$7,577 74
“ as fixed payments of prior years	728 34
“ as premiums on cash system	33,937 73
“ interest	642 95
“ as re-insurance on fire losses	5,224 36
“ advanced by Equity Fire	6,613 98
“ as endorsements	83 80
“ office furniture sold	5 00
“ calls on capital stock	75 00
“ salvage or loss	100 00
“ Independent Fire Insurance Company (proportion of 1910 expenses account)	1,197 45
	<hr/>
Total receipts	\$56,186 35

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims	\$808 11
Amount paid for law costs	1,124 96
“ statutory assessment and license fee	63 19
“ commission to agents	5,924 78
“ printing, stationery and advertising	447 16

Amount paid salaries, directors' and auditors' fees		\$1,751 43
“ postage, telegrams and express		151 11
“ travelling expenses		397 67
“ for taxes (Government and municipal)		278 64
“ discount and exchange		117 59
“ other expenses		15 33
Total expenses of management		<u>\$11,079 97</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1911.....	\$ 7,851 29	
“ “ “ during 1911	24,759 62	
		<u>32,610 91</u>
“ re-insurance		4,794 55
“ rebate		5,498 40
Total expenditure		<u><u>\$53,983 83</u></u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System	One year or less.	Three years.	Total.
Mutual .. .		\$591,206 00	\$591,206 00
Cash System	\$1,260,404 00	3,607,676 00	4,868,080 00
Total at risk	\$1,260,404 00	\$4,198,882 00	\$5,459,286 00

Re-insurance in Companies other than Equity.

Re-insured mutual system		\$75,812 00	\$75,812 00
Re-insured cash system	\$268,800 00	205,938 00	474,738 00
Total re-insurance	\$268,800 00	\$281,750 00	\$550,550 00
Net risks in force at 31st December, 1911			
re-insurance in Equity	\$991,604 00	\$3,917,132 00	\$4,908,736 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	601	\$ 845,763 00
Policies new and renewed during 1911	137	155,000 00
Gross number during 1911	738	1,000,763 00
Less expired and cancelled in 1911	291	409,557 00
Net risks in force on mutual system, 31st December, 1911....	447	<u>\$591,206 00</u>
Cash System.	Number.	Amount.
Policies in force 31st December, 1910	5,774	\$5,321,645 89
Policies new and renewed during 1911	2,781	2,923,194 00
Gross number during 1911	8,555	8,244,839 89
Less expired and cancelled in 1911	3,482	3,376,759 89
Net risks in force on cash system, 31st December, 1911.....	5,073	<u><u>\$4,868,080 00</u></u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$42,508 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	24,329 53
Amount of premium notes received during the year 1911	10,157 18
Cash paid up to 31st December, 1911, on premium notes of 1911	1,826 90

CALLS ON CAPITAL STOCK.

Number of calls made, two. Date, at subscription and 22nd June, 1909. Rate, 12 and 20 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Armitage, S. W.	Schomberg	1	\$ 100	\$ 12 00
Brown, W. Greenwood	Toronto	102	10,200	2,384 00
Brown, Margaret	"	10	1,000	195 00
Burkholder, Jacob	Stonffville	10	1,000	320 00
Bain, Donald	Toronto	2	200	24 00
Begg, Herbert	"	1	100	32 00
Brown, S. K.	East Toronto	1	100	32 00
Brown, Eliza J., estate	"	1	100	32 00
Brown, Arthur K.	Hamilton	1	100	32 00
Bright, W. D.	Seaforth	5	500	160 00
Brown, John W.	Toronto	5	500	160 00
Brown, F. Clement	Vancouver	1	100	32 00
Cornell, Dr. E. P.	Berlin	10	1,000	320 00
Carlyle, David	Toronto	15	1,500	480 00
Carson, Samuel	Meaford	10	1,000	120 00
Carlyle, Isabel	Toronto	1	100	32 00
Crow, J. C.	Welland	1	100	12 00
Courtice, A. C., estate	Toronto	1	100	32 00
Courtice, Ada M.	"	1	100	32 00
Clarke, W. A.	"	2	200	44 00
Chapman, W. A.	"	1	100	32 00
Carrol, Ellen	"	1	100	12 00
Curran, W. S. C.	Gravenhurst	2	200	44 00
Crawford, Thos., Hon.	Toronto	25	2,500	800 00
Chambers, H. A.	"	10	1,000	170 00
Denoon, George	"	1	100	32 00
Doxsee, Caroline L.	Perth	1	100	12 00
Eden, Mrs. Elizabeth	Berlin	5	500	60 00
Ego, Dr. Angus	Markdale	20	2,000	640 00
Follett, Joseph J.	Toronto	5	500	160 00
Grant, James	Chesley	5	500	160 00
Goodale, Marion	Nutana, Sask.	85	8,500	1,020 00
Greer, T. Wesley	Toronto	5	500	160 00
Gray, William M.	"	2	200	24 00
Hibner, D.	Berlin	135	13,500	4,320 00
Halliday, M. A.	Chesley	10	1,000	320 00
Henry, Samuel	Kincardine	10	1,000	320 00
Hasenpflug, Conrad	Milverton	40	4,000	1,280 00
Hipkins, J. C.	Brooklyn, N. Y.	2	200	24 00
Irwin, H. E.	Toronto	10	1,000	320 00
Irwin, Minnie S.	Weston	1	100	12 00
Irwin, Mabel Carr	Toronto	1	100	12 00
Irwin, Margaret L.	"	1	100	12 00
Jay, Charles H., Estate	Meaford	5	500	160 00
Livingston, D. W.	Toronto	2	200	64 00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Lowden, R. W.....	Toronto	1	\$ 100	\$ c. 32 00
Lennox, John Francis.....	"	10	1,000	120 00
Mickle, Chas J.....	Chesley	10	1,000	320 00
Mevins, Herman.....	Buffalo.....	20	2,000	640 00
Morgan, Edward.....	Toronto.....	25	2,500	800 00
McLean, Dr. P. D.....	Woodbridge	20	2,000	240 00
MacLaren, A. F.....	Toronto.....	2	200	24 00
McArthur, Alex.....	Seaforth.....	90	9,000	1,080 00
McCulloch, Q. D.....	Toronto.....	1	100	12 00
Nichols, Hesse A.....	Richmond Hill.....	5	500	60 00
Noxon, S.....	Ingersoll.....	5	500	60 00
Orr, Alexander, Estate.....	Fordwich.....	1	100	12 00
Pearse, C. J.....	Port Perry.....	3	300	96 00
Poole, W. A.....	Toronto.....	1	100	32 00
Parker, Lewis.....	Calgary, Alberta.....	10	1,000	170 00
Perry, S. D.....	Toronto.....	10	1,000	170 00
Powell, A. B.....	"	20	2,000	340 00
Poole, Rebecca, Mrs.....	"	1	100	12 00
Queen, James M.....	St. John, N. B.....	25	2,500	450 00
Queen, J. M., in Trust.....	"	25	2,500	300 00
Renfrew, Walter C.....	Toronto.....	15	1,500	480 00
Richards, John.....	"	28	2,800	356 00
Ritchie, W. W.....	"	1	100	32 00
Rogers, Thomas G.....	"	20	2,000	340 00
Simpson, William.....	Berlin.....	10	1,000	320 00
Stark, W. J.....	Toronto.....	30	3,000	390 00
Schaefer, H. M.....	Milverton.....	37	3,700	814 00
Stewart, Dr. R. L.....	Toronto.....	10	1,000	120 00
Stevens, Reuben, Estate.....	Stouffville.....	50	5,000	1,600 00
Schooley, Chas.....	Toronto.....	1	100	32 00
Seagram, A. W.....	"	6	600	192 00
Taylor, Alfred.....	Galt.....	50	5,000	1,600 00
Torrance, Jas.....	Milverton.....	20	2,000	602 05
Trueman, Elizabeth.....	Stouffville.....	10	1,000	320 00
Tudhope, Rubertha E. J.....	Toronto.....	25	2,500	800 00
Tudhope, W. R.....	"	70	7,000	1,360 00
VanDusen, W.....	West Toronto.....	45	4,500	1,160 00
VanDusen, C. R.....	"	5	500	60 00
VanDusen, W. E.....	Toronto.....	10	1,000	220 00
Van Norman, C. C.....	"	91	9,100	2,912 00
Van Norman, Dr. Karl H.....	Pittsburgh, Pa.....	4	400	88 00
Van Norman, H. R.....	Toronto.....	4	400	88 00
Williams, H.....	"	1	100	32 00
Watts, Chas. B.....	"	20	2,000	390 00
Total .....	.....	1,414	\$141,400	33935, 05

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Name and addresses of the Directors and Officers for the Year 1912.

Directors:

James Goldie	Guelph, Ont.
J. L. Spink	Toronto, Ont.
Hugh Scott	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.
R. Northcote	Toronto, Ont.
Wm. Bell	Guelph, Ont.
Geo. Gillies	Toronto, Ont.
Col. J. D. Chipman	Toronto, Ont.

Officers:

James Goldie, President	Guelph, Ont.
J. L. Spink, Vice-President	Toronto, Ont.
Hugh Scott, } Joint Secretaries	Toronto, Ont.
Thos. Walmsley, }	Toronto, Ont.
Thomas Walmsley, Treasurer	Toronto, Ont.

Auditors:

A. C. Neff, F. C. A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	12,000 00
Unassessed premium note capital	38,488 34

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Mortgages	\$14,900 00
Call loans on municipal debentures	52,540 00
Municipal debentures owned (Government deposit)	9,143 76
Cash on hand at Head Office	\$1,114 56
Cash on deposit in Trader's Bank, Toronto	8,537 61
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	5,000 00
Cash on deposit in Canada Permanent Mortgage Corporation ..	2,603 46
	<hr/>
	\$17,255 63

Cash in agents' hands	1,700 24
Amount unpaid of fixed payments of 1911	796 25
Amount of premium notes in force after deducting all pay- ments and assessments levied	\$38,488 34
Less residue of premium notes given for re-insurance	8,687 66
	\$29,800 68
Amount of unearned part (50 per cent.) of premium paid for re-insur- ance of risks in force at 31st December, 1911	5,449 89
Interest accrued	270 98
Due from other companies and persons	2,121 04
Office furniture and Goad's plans (not extended)	\$2,150 48
	\$133,978 47
 Total assets	 \$133,978 47
 Capital stock uncalled	 \$100,000 00

LIABILITIES.

Amount of unpaid, supposed or reported losses	\$300 00
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911	17,300 85
Due to other insurance Companies	1,126 97
Due to Scott and Walmsley (monthly balance)	2,150 56
	\$20,878 38
 Total liabilities to public	 \$20,878 38
 Liabilities to stockholders:	
 Paid up stock	 \$25,000 00

CASH RECEIPTS.

Cash balance, 31st December, 1910 (not extended)	\$12,032 84
Cash received as fixed payments of 1911	\$39,987 52
“ fixed payments of prior years	1,630 75
“ premiums on cash system	35,712 78
“ interest	4,332 44
“ commission ..	5,489 38
“ re-insurance on losses	7,014 04
“ re-insurance on cancellations	14 70
“ fire equipment	98 50
“ salvage	243 87
“ investment (not extended)	\$125,623 13
	\$94,523 98
 Total ..	 \$94,523 98

EXPENDITURE.

Expenses of management	
Cash paid for investigation and adjustment of claims	\$ 244 08
“ commission ..	7,748 85
“ statutory assessment, license fees	56 47
“ travelling expenses	341 98
“ taxes (Government and municipal)	125 09

Cash paid for rent	\$475 00
“ Salaries, directors' and auditors' fees	8,029 26
“ printing, stationery and advertising	188 08
“ postage, telephones, telegrams and express	287 17
Total expenses of management (forward)	<u>\$17,495 98</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	246 88
“ losses which occurred during 1911	15,122 05
“ rebate ..	6,564 55
“ re-insurance ..	35,662 58
“ dividends to shareholders	2,000 00
“ policyholders (mutual)	1,325 80
“ fire equipment	90 95
“ Goad's plans	231 83
“ sundries ..	169 92
“ investments (not extended)	\$136,013 76
Total expenditure	<u>\$78,910 54</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System	One year or less.	Three years.	Total.
Mutual	\$2,653,887 00	.....	\$2,653,887 00
Cash	2,561,255 00	\$384,860 00	2,946,115 00
Totals	<u>\$5,215,142 00</u>	<u>\$384,860 00</u>	<u>\$5,600,002 00</u>

Re-insurance.

Mutual	\$1,624,964 00	.....	\$1,624,964 00
Cash	894,288 00	\$8,000 00	902,288 00
Totals	<u>\$2,519,252 00</u>	<u>\$8,000 00</u>	<u>\$2,527,252 00</u>
Net amount in risk, 31st December, 1911..	<u>\$2,695,890 00</u>	<u>\$376,860 00</u>	<u>\$3,072,750 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	404	\$2,681,636 00
Policies new and renewed during 1911	434	2,876,886 00
Gross number during 1911	838	\$5,558,522 00
Less expired and cancelled in 1911	450	2,904,635 00
Net risks in force on mutual system, 31st December, 1911.....	388	<u>\$2,653,887 00</u>

Cash System.

Policies in force 31st December, 1910	910	\$2,400,369 00
Policies taken during 1911 on cash system	1,128	3,039,830 00
		<hr/>
Gross number and amount during 1911	2,038	\$5,440,199 00
Less expired and cancelled in 1911	946	2,494,074 00
		<hr/>
Net risks in force on cash system, 31st December, 1911*.....	1,092	\$2,946,125 00
		<hr/> <hr/>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$76,976 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,488 34
Amount of premium notes received during the year 1911	84,873 08
Payments on the premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	39,987 52
Amount of premium notes given by Company for re-insurance..	18,510 96
Less payment made thereon and cancellation	9,823 30
	<hr/>
Residue of premium notes given for re-insurance	\$8,687 66
	<hr/> <hr/>

* On Ontario Risks, \$2,922,110.

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891.
Rate, 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1911.
Bell, Wm.....	Guelph	90	\$ 9,000	\$ 1,800
Baird, A. H.....	Paris.....	10	1,000	200
Barber, John R.....	Georgetown.....	20	2,000	400
Baird, H. N.....	Toronto.....	30	3,000	600
Chipman, John D., in trust.....	Toronto.....	60	6,000	1,200
Dingle, F. E.....	Toronto.....	20	2,000	400
Dryden, Mrs. Jennie.....	Guelph.....	50	5,000	1,000
Elliott, W., Estate.....	Toronto.....	10	1,000	200
Forbes, Geo. D.....	Hespeler.....	20	2,000	400
Fortner, C. H. C.....	Toronto.....	13	1,300	260
Gillies, George.....	Toronto.....	25	2,500	500
Goldie, D., Estate.....	Ayr.....	20	2,000	400
Goldie, G. E.....	Ayr.....	25	2,500	500
Goldie, Jno.....	Guelph.....	30	3,000	600
Goldie, Jas.....	Guelph.....	50	5,000	1,000
Goldie, Jas, O.....	Guelph.....	20	2,000	400
Goldie & McCulloch Co., Limited..	Galt.....	60	6,000	1,200
Hall, D., Limited.....	Brockville.....	20	2,000	400
Hillborn, A. W.....	Berlin.....	10	1,000	200
Innes, W. P.....	Simcoe.....	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd.	Woodstock.....	20	2,000	400
King Bros.....	Whitby.....	15	1,500	300
Lambert, Annie F.....	Toronto.....	10	1,000	200
Moffatt, W., (in trust).....	Toronto.....	50	5,000	1,000
McLaughlin, M.....	Toronto.....	25	2,500	500
McNally, E. C.....	Blair.....	10	1,000	200
Neilson, R.....	Montreal.....	25	2,500	500
Noble, Robert, Estate.....	Norval.....	30	3,000	600
Noxon Co., Limited.....	Ingersoll.....	30	3,000	600
Northeote, R., in trust.....	Toronto.....	10	1,000	200
O'Neil, Thomas.....	Paris.....	5	500	100
Pattinson, George.....	Preston.....	50	5,000	1,000
Stewart, Robert.....	Guelph.....	10	1,000	200
Smith, R. H., Estate.....	St. Catharines.....	10	1,000	200
Spink, J. L.....	Toronto.....	60	6,000	1,200
Scott, Hugh.....	Toronto.....	47	4,700	940
Sutton, Wm.....	Simcoe.....	10	1,000	200
Seagram, Jos. E.....	Waterloo.....	30	3,000	600
Taylor & Bates.....	St. Catharines.....	10	1,000	200
Whitelaw, Chas.....	Paris.....	10	1,000	200
Whitelaw, R.....	Woodstock.....	10	1,000	200
Wilson, Wm., Estate.....	Toronto.....	50	5,000	1,000
Walmsley, Thos.....	Deer Park.....	60	6,000	1,200
Watts, Alfred.....	Brantford.....	25	2,500	500
Watts, Charles B., in trust.....	Toronto.....	25	2,500	500
Totals.....		1,250	125,000	25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, LONDON.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

F. G. Rumball	London, Ont.
T. E. Robson	London, Ont.
B. N. Campbell	London, Ont.
Jas. B. McKillop	London, Ont.
Lt.-Col. Belton	London, Ont.
B. V. Hole	London, Ont.
Wm. Kennedy	London, Ont.
Thomas Bryan	London, Ont.
H. C. McBride	London, Ont.
C. T. Campbell	London, Ont.
Wm. Gorman	London, Ont.
R. A. Ross	London, Ont.
C. J. Adams	London, Ont.
Jno. E. Thorne	London, Ont.

Officers:

F. G. Rumball President	London, Ont.
T. E. Robson, Vice-President	London, Ont.
B. N. Campbell, Managing-Director	London, Ont.
F. B. Ware, Acting Treasurer	London, Ont.

Auditors:

A. E. Ferté	London, Ont.
J. F. Kern	London, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	97,700 00
Called up capital stock	19,540 00
Paid up calls	18,895 00
Paid up in advance of calls	490 00
Unpaid on calls	645 00
Unassessed premium note capital	20,370 17
Securities deposited at Provincial Treasury	20,000 00

*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 153, 19th March, 1910) enacts that one-half of the paid up capital stock of this Company shall be written off; but that the excess of the amount written off over the actual impairment of capital stock shall be placed in the reserve fund to the credit of the Company.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of mortgages	\$4,000 00
Amount of debentures (Ontario Government deposit)	20,000 00
Amount of actual cash at head office	\$491 11
Amount in Bank of Toronto, London	1,511 46
	<hr/>
	2,002 57
Amount of cash in agents' hands	6,791 77
Amount of notes or bills less than one year overdue	20 00
Amount of premium notes, after deducting all payments thereon and assessments levied	20,370 17
Amount of called, but unpaid, capital stock	645 00
Amount of unearned part (50%) of premiums paid for re-insurance of risks on the cash system in force at 31st December, 1911	4,664 86
Amount due company for re-insurance on losses	1,070 52
Amount of office furniture, etc. (not extended)	\$2,764 57
	<hr/>
Total assets	\$59,564 89
	<hr/>
Subscribed capital stock uncalled	\$77,670 00
	<hr/>

LIABILITIES.

Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1911	\$23,252 34
Amount due for re-insurance premiums	744 31
Amount due to sundry agents, etc.	98 72
	<hr/>
Total liabilities	\$24,095 37
	<hr/>
Paid up on capital stock (including \$490.00 paid in advance of calls; and \$645.00 unpaid on calls at 31st December, 1911)	\$20,030 00
	<hr/>
Reserve Fund (10 Edw. VII. c. 158)	\$14,421 40
	<hr/>

RECEIPTS.

Cash balance at 31st December, 1910	\$3,482 26
Cash received for transfer fees	\$74 25
“ fixed payments due in 1911	6,989 55
“ premiums on cash system	49,776 41
“ interest	1,096 92
“ re-insurance on losses	5,588 73
“ calls on capital stock	125 00
	<hr/>
Total receipts	\$63,650 86
	<hr/>

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and bonus	\$8,129 89
“ law costs	105 08

Cash paid for investigation and adjustment of claims	319 27
“ interest	396 21
“ statutory assessment and license fees	83 93
“ travelling expenses	824 07
“ taxes (Government and Municipal)	386 06
“ rent	450 00
“ salaries, directors' and auditors' fees	6,368 85
“ printing, stationery and advertising	669 45
“ postage, telephone, telegrams and express	587 52
“ light	4 10
“ janitor	78 00
“ office expenses	153 15
“ mercantile agency	50 00
“ guarantee bonds	37 00
“ all other expenses	71 90
Total expenses of management	\$18,714 48

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$2,703 53	
“ losses which occurred during 1911	22,554 65	25,263 18
“ repayment of loans		3,000 00
“ re-insurance		10,676 45
“ rebates and return premiums		7,421 44
“ Goad's plans, etc.		55 00
Total expenditure		\$65,130 55

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.			
System	One year or less.	Three years.	Total.
Mutual		\$891,803 11	\$891,803 11
Cash	\$1,561,513 61	6,614,119 54	8,175,633 15
Totals	\$1,561,513 61	\$7,505,922 65	\$9,067,436 26

Re-insurance.

Cash	\$550,600 31	\$235,380 11	\$785,980 42
Net risks carried by company, 31st December, 1911	\$1,010,913 30	\$7,270,542 54	\$8,281,455 84

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	626	\$1,109,654 61
Policies new and renewed during 1911	201	320,476 00
Gross number during 1911	827	\$1,430,130 61
Less expired and cancelled in 1911	331	538,327 50
Net risks in force on mutual system, 31st December, 1911.....	496	\$891,803 11

Cash System.

Policies in force 31st December, 1910	9,341	\$8,406,758 29
Policies new and renewed during 1911	2,415	2,180,629 26
		<hr/>
Gross number during 1911	11,756	\$10,587,387 55
Less expired and cancelled in 1911	2,796	2,411,754 40
		<hr/>
Net risks in force on cash system, 31st December, 1911	* 8,960	\$8,175,633 15
		<hr/>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$33,445 18
Amount of premium notes, after deducting all payments thereon and assessments levied	20,370 17
Amount of premium notes received during the year 1911	11,747 94

CALLS ON CAPITAL STOCK.

Number of calls, two. Respective dates: At date of subscription and 15th November, 1908, at 10 per cent. respectively.

* Ontario Risks, \$8,174,133.15.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
Adams, C. J.....	London	60	\$ 3,000	\$ 600
Aikenhead, Albert.....	London	10	500	100
Alton, Ellen.....	Lucknow.....	10	500	100
Belton, C. W.....	London	10	500	100
Bock, H. P.....	London	10	500	100
Bryan, Thomas.....	London	95	4,750	950
Black, Mac. M.....	Springfield	1	50	10
Baker, Thomas.....	London	20	2,000	200
Bucknell, B. A.....	Ingersoll	10	500	100
Bryan, J. H.....	London	25	1,250	250
Bentley, Chas. L.....	Tillsonburg.....	3	150	30
Bueckner, U. A.....	London	5	250	50
Clark T. S.....	Toronto	2	100	20
Cooney, John.....	Brampton	1	50	10
Chapman, Charles B.....	London	5	250	50
Clark, A. J.....	London	2	100	20
Campbell, Cl. T.....	London	10	500	100
Campbell B. N.....	London	90	4,500	900
Campbell, John Kent.....	London	10	500	100
Cody, Benjamin.....	Ingersoll	10	500	100
Crofts, W. T.....	Dawn Mills.....	1	50	10
Corbett, E. C.....	Verschoyle	2	100	20
Conn, Thomas.....	St. Mary's.....	3	150	30
Currie, Agnes.....	Ingersoll	7	350	70
Cassel, Samuel.....	New Hamburg	20	1,000	200
Dyer, John J.....	London.....	15	750	150
Dawson, D. W.....	London	15	750	150
Dupee, Reuben.....	Copleston	10	500	100
Dewar, A. A.....	Petrolea	20	1,000	200
Donald, George.....	Petrolea	10	500	100
Dupee, Reuben, in trust for R. Delmar	Copleston	5	250	50
Downing, John.....	Beachville	10	500	100
Evans, David and F. L. E.....	Strathroy	10	500	100
Escott, T.A. estate.....	London.....	5	500	50
Elecoat, Wm., in trust for Hazel Irene	Brucefield	2	100	20
Elecoat, Wm., in trust for Tracy Jean	Brucefield	2	100	20
Elecoat, Wm., in trust for Muriel Estelle	Brucefield	2	100	20
Ferte, A. E.....	London.....	10	1,000	100
Follick, E. A.....	Exeter	2	100	20
Follick, L. L.....	St. Mary's	5	250	50
Fuske, George.....	Kintore	10	500	100
Fordan, J. H.....	Beachville	5	250	50
Gammage, W. W.....	London	2	100	20
Gorman, Wm.....	London	10	500	100
Gibson, Mrs. Elizabeth.....	Tillsonburg.....	3	150	30
Hannah, D. C.....	London	10	500	100
Hole, B. V.....	London.....	60	3,000	600
Hyndman, H. K.....	Exeter	8	400	80
Houghton, Tom.....	London	1	50	10
Hunt, C. B.....	London.....	2	100	20
Hunt, F. C.....	London.....	2	100	20
Heal, C. P.....	London.....	5	250	50
Hunter, Bryce B.....	Toronto	10	500	100
Hartley, David.....	Kelowna, B.C.....	10	500	100
Honsberger, Jacob.....	Mabee	6	300	60
Honsberger, Pauline.....	Mabee	6	300	60
Hookaway, Nettie S.....	Science Hill.....	5	250	50
Heughan, Susan.....	London.....	50	2,500	500

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
Jacques Estate.....	Exeter	10	\$ 500	\$ 100
Jones, J. W.....	London	5	250	50
Jones, H. J.....	London	3	150	30
Jeffery, W. H.....	Dereham Centre.....	20	1,000	200
Knowles, Thos.....	London	5	500	50
Kennedy, Wm.....	London	50	2,500	500
Kirkpatrick, Russell T.....	Petrolea	20	1,000	200
Kirkpatrick, R. T., in trust for Gertrude E.....	Petrolea.....	7	350	70
Kern, J. F.....	London	4	200	40
Lawson, Frank, Estate.....	London	3	150	30
Lawrie, J. T.....	London	5	250	50
Lawrence, Mary A.....	Watford	40	2,000	400
Levitt, Elizabeth.....	Forest	2	100	20
Lainchbury, Albert.....	Dereham Centre.....	10	500	100
Leach, Lorenzo.....	Eden	20	1,000	200
Macbeth, Herbert.....	Toronto.....	1	50	10
Morgan, John, Estate.....	Kerrwood	10	500	100
McCully, Maggie, J. F.....	London.....	8	800	80
McKillop, Jas. B.....	London	40	2,000	400
McBride, H. C.....	London	52	2,600	520
McLachlan, J. B.....	Toronto	2	100	20
McMahan, A. T., Estate of.....	London	5	250	50
Martin, Wm.....	North Bay.....	10	500	100
McDougall, D.....	Copleston	7	350	70
McDougall, Amelia A.....	Copleston	6	600	75
McLachlan, Margaret.....	Watford	20	1,000	200
McMillan, John.....	Osborne	40	2,000	400
McWhirter, Julia R.....	Beachville.....	5	250	50
McKinnon, D. B.....	Blyth	10	500	100
MacCallum, E. C. B.....	Londesboro	5	250	50
Minns, J. E.....	Tillsonburg.....	6	300	60
Marshall, H. A.....	"	2	100	20
Minshall, Henry.....	Brownsville	3	150	30
McAsh, T. J.....	Varna	3	150	30
MacKay, W. M.....	Courtland	1	50	10
Marshall, Geo. W.....	Straffordville.....	3	150	30
Mennie, Alex.....	Niagara Falls.....	5	250	50
Murphy, T. J., Capt.....	London	4	200	40
Nicholls, Chas. W.....	London	20	1,000	200
Nins, Annie M.....	Detroit.....	3	150	30
Oatman, A. L.....	Cornell	1	50	10
Ostrander, Emma G.....	Northville, Mich.....	5	250	50
Oliver, Frederick.....	Tillsonburg.....	4	400	60
Pocock, Philip.....	London	1	50	10
Puddicombe, R. W.....	London	10	500	100
Paynter, John.....	Dorchester.....	20	1,000	200
Paul, J. D.....	Mandaumin	10	500	100
Paynter, W. J.....	London	1	50	10
Petty, Geo.....	Hensall	2	100	20
Robinson, Alf.....	London	1	50	10
Robson, William.....	Chazy, P.O., N.Y.....	4	200	40
Ross, R. A.....	London	65	3,250	650
Robson, T. E.....	London	70	3,500	700
Rumball, F. G.....	London	122	6,100	1,220
Ramsay, Henry.....	Waustead	10	500	100
Rumball, A. A.....	London	20	1,000	200
Searrow, Wm.....	London	1	50	10
Stevens, Jas.....	Ingersoll	1	50	10
Schneider, Adam.....	Bornholm	2	100	20
Stone, S. Geo.....	Sault Ste. Marie.....	10	1,000	100

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
Sutherland, W. H.....	Rayside	3	\$ 150	\$ 30
Spearman, John	Banner	10	500	100
Smith, John R.....	Wyoming	10	500	100
Sandham, T. A.....	Tillsonburg.....	6	300	60
Sandham, Della May.....	Tillsonburg.....	6	300	60
Sandham, A. O.....	Tillsonburg.....	2	100	20
Stutt, Richard.....	Forest	2	100	20
Swanson, Janet.....	St. Mary's.....	2	100	20
Taylor, Wm.....	London	27	1,350	270
Tanton, A. E.....	London	5	250	50
Thorne, John E.....	London	50	2,500	500
Tierney, Jas. B.....	Blyth	10	500	100
Twitchel, Jas.....	Clinton	20	1,000	200
Trick, Frank.....	Clinton	5	250	50
Thornton, Edwin.....	Ingersoll.....	7	350	70
Tambling, Geo.....	London	10	500	100
Thomas, Mrs. Wm.....	St. Mary's.....	2	100	20
Trick, Robert.....	Clinton	5	250	50
Ware, Francis B.....	London	60	3,000	600
Wynne, J. B.....	Watford	2	100	20
White, John.....	Watford	1	50	10
White, James.....	Woodstock	10	500	100
Walsh, Lawrence A.....	Winnipeg.....	10	500	100
Webster, John W.....	Sweaburg	5	250	50
White, Wm. J.....	Copleston.....	10	500	100
Wallace, Henry.....	South Middleton.....	5	250	50
Whitely, Alice S.....	Londesboro'.....	5	250	50
White, D. W.....	Courtland.....	2	100	20
Webster, Geo. B.....	Science Hill.....	2	100	20
Webster, Catharine A.....	Science Hill.....	1	50	10
White, Joseph.....	St. Mary's.....	1	50	10
Young, Rachel S.....	Londesboro'.....	5	250	50
Totals.....	.....	1,886	\$97,700	\$18,895

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Geo. Sleeman	Guelph, Ont.
James Goldie	Guelph, Ont.
Thomas Gowdy	Guelph, Ont.
H. Murton	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
George A. Clare	Preston, Ont.
John Davidson	Guelph, Ont.

Officers:

Geo. Sleeman, President	Guelph, Ont.
James Goldie, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Thomas W. Saunders	Guelph, Ont.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Authorized Capital stock	\$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	27,388 54
Deposited in the Provincial Treasury	14,000 00

ASSETS.

Debentures (\$14,000 Ontario Government deposit)	\$60,000 00
Cash on hand at head office	\$373 78
Cash in Traders' Bank, Guelph	9,765 16
	10,138 94
Cash in agents' hands, acknowledged by them to be due and considered good ..	3,822 59
Amount unpaid on fixed payments of 1911	207 95
“ of premium notes in force after deducting all payments thereon assessments levied	27,338 54
“ unearned part (50 per cent.) of premiums paid re-insurance of risks in force at 31st December, 1911	536 83
“ of accrued interest	208 35
“ office furniture, Goad's plans, etc., (not extended)....	\$3,100 00
	Total assets
	\$102,253 20
Subscribed capital stock uncalled	\$80,925 00

LIABILITIES.

Amount of supposed or reported losses	\$1,874 33
“ unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	31,873 27
Liabilities to the public	<u>\$33,747 60</u>
Paid up capital stock	<u>\$42,450 00</u>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$15,882 52
Cash received for fixed payments of 1911	\$8,850 31
“ “ “ prior years	201 00
“ interest ..	2,113 87
“ premiums on cash system	48,303 49
“ extra premiums and fees	726 62
“ agents' balances, 1910	5,536 73
“ re-insurance claims	60 05
Total receipts	<u>\$65,792 07</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission or bonus to agents	\$12,361 83
“ fuel and light	47 00
“ investigation or adjustment of claims	362 30
“ statutory assessment and license fees	72 08
“ printing, stationery and advertising	581 16
“ rent ..	300 00
“ taxes (Government and Municipal)	375 92
“ salaries, directors' and auditors' fees	5,556 80
“ travelling expenses	261 00
“ postage, telegrams and express	864 69
Total expenses of management	<u>\$20,782 78</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$1,026 35
“ “ “ during 1911	18,440 37
	<u>19,466 72</u>
“ re-insurance (premiums)	1,073 67
“ rebate ..	6,894 03
“ dividends ..	2,971 50
“ insurance plans ..	330 95
“ office furniture	16 00
“ investments (not extended)	\$20,000 00
Total expenditure ..	<u>\$51,535 65</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

System.	One year or less.	Three years.	Total.
Mutual .. .. .	.....	\$ 709,151 00	\$ 709,151 00
Cash	\$2,632,736 00	3,722,375 00	6,355,111 00
Total at risk	\$2,632,736 00	\$4,431,526 00	\$7,064,262 00
Re-insurance			
On mutual system .. .. .	.....	\$ 40,612 00	\$ 40,612 00
On cash system	\$ 51,740 00	.....	51,740 00
Total re-insurance	\$ 51,740 00	\$ 40,612 00	\$ 92,352 00
Net risks at 31st December, 1911	\$2,580,996 00	\$4,390,914 00	\$6,971,910 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	635	\$748,401 00
Policies new and renewed during 1911	218	274,581 00
Gross number during 1911	853	\$1,022,982 00
Less expired and cancelled in 1911	267	313,831 00
Net risks in force on mutual system 31st December, 1911	586	\$709,151 00
Cash System.		
Policies in force 31st December, 1910	5,559	\$6,047,996 00
Policies new and renewed during 1911	3,379	3,590,406 00
Gross number during 1911	8,938	\$9,638,402 00
Loss expired and cancelled in 1911	2,751	3,283,291 00
Net risks in force on cash system 31st December, 1911	6,187	\$6,355,111 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$44,629 16
Amount of all premium notes, after deducting all payments thereon and assessments levied	27,338 54
Amount of premium notes received during the year 1911	17,326 04
Payments on premium notes of 1911, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1911	3,403 12

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1911.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
Alexander, A. W.	Guelph	5	\$ 500	\$ 175
Burr, Emma C.	Guelph	30	3,000	1,050
Burr, Myron W.	Guelph	25	2,500	875
Bruce, Geo. R., Estate of.	Guelph	5	500	50
Brown, Anson J.	Athens	5	500	175
Clare, Geo. A.	Preston	10	1,000	350
Coutts, R. D.	Georgetown.	5	500	175
Davidson, J. A., Estate of.	Guelph	25	2,500	875
Dowrie, Robert	Guelph	20	2,000	700
Dodds, Robert.	Guelph	10	1,000	350
Dryden, J. R., Estate of.	Guelph	30	3,000	1,050
Davidson, John	Guelph	45	4,500	1,575
Forbes, Geo. D.	Hespeler.	70	7,000	2,450
Fitton, Thomas	Exeter	15	1,500	525
Farmer, John	London	20	* 2,000	700
Ferrier, Annie	Toronto	9	900	315
Gregory, Thomas, Estate of.	Exeter	25	2,500	875
Greenway, Emily	Slocan Jct., B.C.	20	2,000	700
Gowdy, Thomas.	Guelph	10	1,000	350
Goldie, James.	Guelph	20	2,000	700
Gummer, H.	Guelph	10	1,000	350
Guthrie, Donald	Guelph	10	1,000	350
Hutton, James.	Forest.	50	5,000	1,750
Henderson, Jas. S.	New Westminster.	40	4,000	1,400
Hobson, John, Estate of.	Guelph	20	2,000	700
Hood, Robin.	Guelph	15	1,500	525
Hutton, W. F.	St. Mary's.	40	4,000	1,400
Hiels, Mary J.	Woodstock.	20	2,000	700
Jones, A. F. H., Estate of.	Guelph	5	500	175
Kennedy, John.	Guelph	30	3,000	1,050
Kelso, J. J.	Guelph	5	500	175
Little, David	Guelph	15	1,500	525
Lester, J. M., Estate of.	Hamilton	5	500	175
Lester, Thomas	Hamilton	5	500	175
Moore, H. P.	Acton	10	1,000	350
Murton, H.	Guelph	20	2,000	700
Melross, J., Estate	Galt	10	1,000	100
Mitton, J. H., Estate	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A.	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S.	Galt.	10	1,000	350
McKeown, Christina	Orangeville	8	800	280
MacDonald, Aliee	Guelph	9	900	315
McIntosh, Jas. I.	Guelph	9	900	315
Nightingale, Jas.	Brantford	10	1,000	350
Present, E. J.	Guelph	10	1,000	350
Putnam, G. A.	Toronto	10	1,000	350
Randall, Mrs. Caroline.	Toronto.	10	1,000	350
Rumsey, Margaret A. A.	St. Mary's	30	3,000	1,050
Ryan, G. B.	Guelph	70	7,000	2,450
Russell, James	Fergus	10	1,000	350
Sleeman, George.	Guelph	25	2,500	875
Samwell, George, Estate of.	Exeter	50	5,000	1,750
Stanley, N. M.	Brantford	20	2,000	700
Smith, D'Alton A., Dr.	Mitchell.	50	5,000	1,750
Scott, Hugh	Toronto	10	1,000	350
Tom, John Elgin.	Goderich	50	5,000	1,750
Tudhope, W. R.	Toronto	20	2,000	700
Vivian, William	Tillsonburg	10	1,000	350
Webster, Louisa.	Brantford	10	1,000	350
Wissler, J. R.	Salem.	10	1,000	350
Totals		1,245	124,500	42,450

YORK FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, KENT BUILDING, 156 YONGE STREET, TORONTO.

Commenced business 4th April, 1896.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Henry Duncan	Don, Ont.
J. D. Evans	Islington, Ont.
Wm. Lake	Vachell, Ont.
A. Quantz	Langstaff, Ont.
John Goulding	Weston, Ont.
R. A. Montgomery	Toronto, Ont.
Wm. Shunk	Sherwood, Ont.
John Richardson	Toronto, Ont.
J. G. Wilgar	Toronto, Ont.

Officers:

Henry Duncan, President	Don, Ont.
J. D. Evans, Vice-President	Islington, Ont.
J. G. Wilgar, Managing-Director and Secretary-Treasurer...	Toronto, Ont.
J. C. Wilgar, Assistant Manager	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized capital stock	\$175,000 00
Subscribed capital stock	175,000 00
Paid up in cash	17,500 00
Capital stock uncalled	157,500 00
Securities deposited at Provincial Treasury	50,164 96
Unassessed premium note capital, \$90,498.93	

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Municipal debentures ..		\$54,270 96
Actual cash on hand at head office	\$1,607 75	
“ in Standard Bank, Bay St. branch	20,902 55	
“ Traders Bank, Yonge and Richmond St. branch..	7,704 28	
		<hr/> 30,214 58
Amount in agents' hands		9,149 25
Amount of notes or due bills less than one year overdue		47 10
Amount of premium notes in force after deducting all payments thereon and assessments levied		90,498 93
Amount of unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1911		14,240 17
Amount of office furniture and Goad's plans (not extended) ..	\$3,832 50	
		<hr/> \$198,420 99
Total assets ..		
Subscribed capital stock uncalled		<hr/> <hr/> \$157,500 00

LIABILITIES.

Amount of supposed or reported losses	\$2,146 82
Unearned premiums, being 50 cent. of gross premiums on all cash system policies in force at 31st December, 1911	88,387 49
December accounts unpaid	1,800 00
Total liabilities	\$92,334 31
Paid up capital stock	\$17,500 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$27,643 58
Cash received for fixed payments of 1911	\$19,830 78
" premiums on cash system	172,937 85
" interest	3,020 84
" re-insurance on losses	16,917 32
" bills receivable	395 30
" investments (not extended)	\$907 28
Total receipts	\$213,102 09

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$31,941 84
" travelling expenses	538 58
" law costs	743 24
" investigation and adjustment of claims	1,076 45
" statutory assessment and license fee	137 54
" taxes (Municipal and Government)	603 12
" rent	1,009 00
" salaries, directors' and auditors' fees	8,404 32
" printing, stationery and advertising	1,053 69
" postage, telephones, telegrams and express	815 85
" other expenses	90 03
Total expenses of management	\$46,404 66

Miscellaneous payments:

Cash paid for losses of years prior to 1911	\$6,732 01
" losses of 1911	120,730 35
	<hr/>
	127,462 36
" rebate	16,111 70
" re-insurance	20,373 65
" dividend	1,050 00
" office furniture and Goad's plan	36 00
Total expenditure	\$211,438 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year or less.	Three years.	Total.
Mutual		\$4,384,326 91	\$4,384,326 91
Cash	\$6,557,766 89	7,878,812 12	14,436,579 01
Total	\$6,557,766 89	\$12,263,139 03	\$18,820,905 92
Re-insurance (cash system)	1,155,476 29	655,441 10	1,810,917 39
Net amount at risk	\$5,402,290 60	\$11,607,697 93	\$17,009,988 53

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1910	2,630	\$4,546,440 57
Policies new and renewed during 1911	799	1,470,200 00
Gross number during 1911	3,479	\$6,016,640 57
Less expired and cancelled in 1911	1,028	1,632,313 66
Net risks in force on mutual system 31st December, 1911.	2,451	\$4,384,326 91

Cash System.	Number.	Amount.
Policies in force 31st December, 1910	12,227	\$13,627,888 99
Policies new and renewed during 1911	10,343	11,628,291 58
Gross number during 1911	22,570	\$25,256,180 57
Deduct expired and cancelled in 1911	9,847	10,819,601 56
Net risks in force 31st December, 1911	*12,723	\$14,436,579 01

PREMIUM NOTES OR UNDERTAKING

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$150,404 72
Amount of all premium notes after deducting all payments thereon and assessments levied	90,498 93
Amount of premium notes received during the year 1911	48,291 02

CALLS ON CAPITAL STOCK.

Number of calls, 1. Rate, 10 per cent.

*Ontario risks, \$13,444,611.74.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares subscribed	Amount subscribed for.	Amount paid up in cash.
Bond, Geo.....	Toronto	70	\$ 7,000	\$ 700
Bull, T. H.....	"	10	1,000	100
Burtou, Mrs. Margaret.....	Humber.....	10	1,000	100
Barkey, Joseph.....	Lemonville	10	1,000	100
Bell, James	Woodbridge	10	1,000	100
Bean, A. J. M.....	Mount Dennis.....	20	2,000	200
Bond, Miss Luana.....	Toronto	35	3,500	350
Bruce Bros.....	Gormley	30	3,000	300
Cronsberry, R.....	Virginia	40	4,000	400
Chapman, John.....	Toronto	5	500	50
Duncan, Henry.....	Don	20	2,000	200
Duncan, David	"	50	5,000	500
Elliott, Geo.....	Woodbridge.....	10	1,000	100
Elliott, Geo.....	Agincourt	20	2,000	200
Elliott, John	"	10	1,000	100
Evans, Geo.....	Virginia	10	1,000	100
Evans, J. D.....	Islington.....	30	3,000	300
Fletcher, J.....	Woodbridge.....	50	5,000	500
Goulding, E. W.....	Toronto.....	25	2,500	250
Goulding, G. R.....	Newtonbrook	5	500	50
Goodall, Robert.....	Elders Mills.....	10	1,000	100
Harding, Henry.....	Milliken.....	10	1,000	100
Henry, G. S.....	Oriole.....	50	5,000	500
Johnston, John, Sr.....	Woodbridge.....	160	16,000	1,600
Knowlton, W. H.....	Toronto	20	2,000	200
Lake, Wm.....	Vachell	20	2,000	200
Ley, James.....	Ellesmere	10	1,000	100
Larkin, J. W.....	Nobleton.....	5	500	50
McDonald, D., Estate of.....	Sutton West.....	10	1,000	100
McClellan, P.....	Markham.....	10	1,000	100
McLean, P. D.....	Woodbridge.....	20	2,000	200
Montgomery, R. A.....	Toronto.....	10	1,000	100
Neild, Gertrude A.....	"	10	1,000	100
Norman, T. J.....	Robson, B.C.....	20	2,000	200
Pearson, Mrs. R.....	Weston.....	10	1,000	100
Quantz, Arthur.....	Langstaff.....	100	10,000	1,000
Renfrew, W. C.....	Toronto.....	20	2,000	200
Richardson, J.....	"	10	1,000	100
Ross, W. E.....	"	100	10,000	1,000
Stevens, Reuben, Estate of.....	Stouffville.....	10	1,000	100
Statton, Wm.....	Vachell.....	10	1,000	100
Saunders, H. D.....	Fairbank	10	1,000	100
Scott, Thomas.....	Toronto.....	10	1,000	100
Scott, Wm.....	Weston.....	5	500	50
Shunk, Wm.....	Sherwood	10	1,000	100
Truman, Mrs. Eliz.....	Stouffville.....	20	2,000	200
Wilgar, J. G.....	Toronto.....	100	10,000	1,000
Wilgar, J. C.....	"	420	42,000	4,200
Winch, S.....	Belhaven	60	6,000	600
Walton, J. M.....	Aurora	10	1,000	100
Weatherall, Mrs. S. J.....	Woodbridge.....	10	1,000	100
		1,750	175,000	17,500

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all
Cash Mutual Fire Insurance Companies
having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Mortgages, bonds and debentures or other securities.		Loans on debentures.		Interest due and accrued.		Cash at head office and bank balances.*		Agents' balances.		Bills receivable, short date notes or due bills.		Fixed payment of 1911, unpaid.		Unassessed premium notes.		Re-insurance on losses.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1911.		Calls on capital stock unpaid.		Due from other companies.		All other assets.		Total.		Good's plans, office furniture, etc. (Not extended.)		Subscribed capital stock uncalled.					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
City of Hamilton.....	26,810	39			238	00	6,066	87	5,576	68					15,941	70			2,745	44									3,439	00	80,000	00				
Fire Insurance Exchange	9,228	89	38,370	00	169	98	(1) 29,805	44	1,806	39					8,714	93			1,298	02								1,677	74	43,650	00					
Hand-in-Hand	32,628	83	61,400	00	372	41	20,484	20	2,878	76					11,341	53	1,460	00	8,397	36							1,699	35	50,000	00						
Independent.....							(2) 28,346	35	6,568	80					18,183	03	1,259	03	3,115	86					(a) 22,676	95	80,160	02	2,068	57	180,000	00				
Metropolitan.....							(3) 24,468	73	4,072	09					24,329	53	1,567	96	2,705	37					(a) 22,379	31	94,034	77	2,486	28	96,152	00				
Millers' and Manufacturers.....	24,043	76	52,540	00	270	98	(4) 17,255	63	1,700	24					29,800	68			5,449	89					2,121	04	133,978	47	2,150	48	100,000	00				
Monarch	24,000	00					2,002	57	6,791	77		20			20,370	17	960	96	4,664	86					109	56	59,564	89	2,764	57	77,670	00				
Wellington.....	60,000	00			208	35	10,138	94	3,822	59					27,338	54			596	63							102,253	20	3,100	00	80,925	00				
York	54,270	96					30,214	58	9,149	25		47			30,498	93			14,240	17							198,420	99	3,832	50	157,500	00				
Totals	230,982	83	152,310	00	1,259	72	168,783	31	42,368	57	67	10	1,004	20	246,529	04	5,247	95	43,153	80					11,957	95	198	63	47,286	86	951,150	16	23,226	19	865,897	00

The Government deposits at date of publication are as follows: City of Hamilton, \$14,362.70; Fire Insurance Exchange, \$12,000; Hand-in-Hand, \$20,000; Independent, \$25,000; Metropolitan, \$21,000; Millers' and Manufacturers' \$12,000; Monarch, \$20,000; Wellington, \$14,000; York, \$50,164.96.

* Including Deposit Receipts deposited with Government: (1) \$10,000; (2) \$25,000; (3) \$21,000; (4) \$5,000.
(a) Including Undertaking of Equity Fire Insurance Company to cover re-insurance reserve.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES, HAVING JOINT STOCK CAPITAL.
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Losses unpaid at 31st December, 1911, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		Borrowed money.		Commission and bonus.		Re-insurance.		Rebates and return premiums unpaid.		Due to other Companies and persons.		All other liabilities.		Bills payable.		Total liabilities except capital stock.		Capital stock paid up.		Capital stock called and unpaid.		Reserve Fund (Company's Special Act, 10 Edw. VII, c. 58, s. 8.)		Number of policies.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
City of Hamilton			19,645	78	3,500	57			465	79										23,612	09	20,000	00					7,660	6,190,105	01
Fire Insurance Exchange	1,700	00	12,947	41																14,647	41	43,650	00					1,810	2,707,705	75
Hand-in-Hand	3,100	00	32,456	84																35,556	84	50,000	00					*4,318	*5,432,636	23
Independent	2,086	50	25,792	81			193	45	1,831	51	762	76	33,910	58	30,423	55				95,001	16	20,000	00					5,032	(a) 4,486,142	00
Metropolitan	1,940	00	25,084	68			333	00	1,565	45	368	00	28,869	92	23,204	29				81,365	34	33,935	05	11,312	95			5,520	(a) 4,908,736	00
Millers' and Manufacturers'	300	00	17,300	85							5	72	3,271	81						20,878	38	25,000	00					1,480	3,072,750	00
Monarch			23,252	34									8	72	90	00				24,095	37	19,385	00	645	00	14,421	40	9,456	8,281,455	84
Wellington	1,874	33	31,873	27																33,747	60	42,450	00	1,125	00			6,773	6,971,910	00
York	2,146	82	88,387	49																92,334	31	17,500	00					15,174	17,009,988	53
Totals	13,147	65	276,741	42	3,500	57	538	45	6,407	06	1,136	48	66,061	03	90	00	53,627	84	421,238	50	271,920	05	13,082	95	14,421	40	57,223	59,121,429	36	

(a) Re-insured in Equity Fire Insurance Company.

Government deposits at date of publication are as follows: City of Hamilton, \$14,362.70; Fire Insurance Exchange, \$12,000; Hand-in-Hand, \$20,000; Independent, \$25,000; Metropolitan, \$21,000; Millers' and Manufacturers', \$12,000; Monarch, \$20,000; Wellington, \$14,000; York, \$50,164.96.

*Hand-in-Hand Insurance Company also reported 31st December, 1911, the following Plate Glass Insurance: Number of risks, 945; amount, \$79,937.76.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1911.

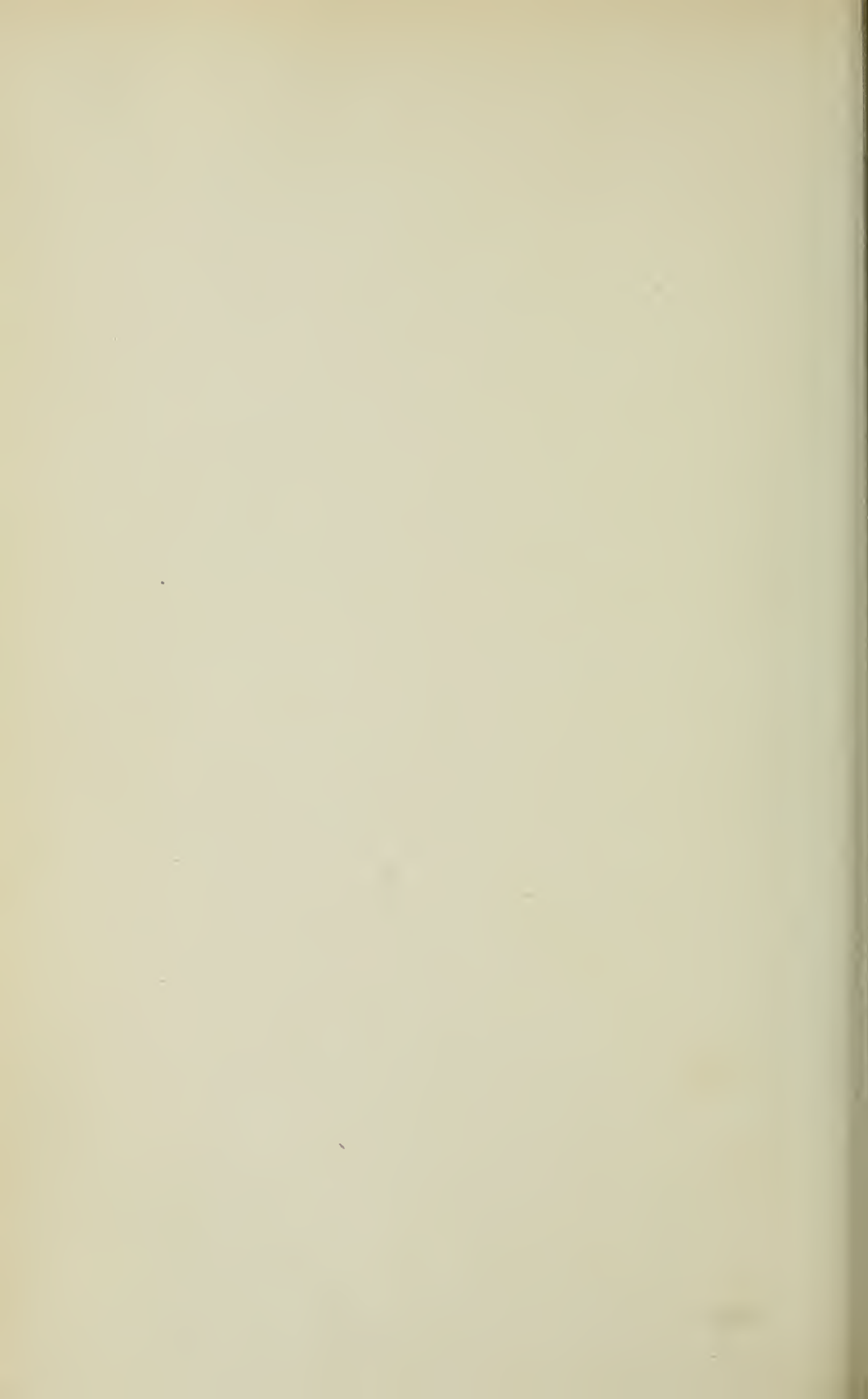
Name of Company.	Fixed payments of 1911.		Fixed payments or assessments of years prior to 1911.		Bills receivable.		Premiums on cash system.		Interest.		Fees, licenses and extra premiums.		Advances from Equity Fire Insurance Company.		For losses re-insured.		Rent.		Losses, investigation and adjustment expense refunded and rebates.		Commission.		Calls and premiums on capital stock.		Agents' balances.		Other sources.		Total.		Received for securities (not extended).		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
City of Hamilton	5,121	24					42,326	73	943	74	437	60			1,798	71	300	00	15	53	580	38					51,523	93					
Fire Insurance Exchange.....	10,191	41					24,865	64	3,303	87					3,417	28			23	28	190	38					41,691	86	157,949	28			
Hand-in-hand	16,985	36					55,692	04	4,601	09	(a) 5,146	31			10,890	86			57	24	2,514	44					97,777	34	191,589	52			
Independent	6,007	44	944	45			41,245	96	750	00	66	15			6,108	58											55,218	58					
Metropolitan	7,577	74	728	34			33,937	73	642	95	83	80	6,613	98	5,224	36								75	00	1,302	45	56,186	35				
Millers' and Manufacturers'	39,987	52	1,630	75			35,742	78	4,332	44					7,014	04			14	70	5,489	38					94,523	98	125,623	13			
Monarch	6,989	55					49,776	41	1,096	92	74	25			5,588	73							125	00			63,650	86					
Wellington	8,850	31	201	00			48,303	49	2,113	87	736	62			60	05									5,536	73	65,792	07					
York.....	19,830	78					172,937	85	3,020	84					16,917	32											213,102	09	907	23			
Totals.....	123,581	35	3,504	54			504,708	63	20,865	72	6,534	73	6,613	98	56,719	43	3,000	00	110	75	8,774	56	200	00	5,536	73	739,467	06	476,069	21			

(a) Plate glass premiums.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Expenses of Management.										Rebate and returned premiums.	Re-insurance.		Bills payable and repayment of loans.		All other payments.		Total.	Invested (not extended.)
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.	Dividends and refunds to members.	Amount paid for losses.	\$	c.		\$	c.	\$	c.	\$	c.			$	c.
City of Hamilton	8,312 84	21 53	25 00	58 28	9,019 44	17,437 19	1,200 00	8,487 26	3,802 07	5,025 10	1,250 00	130 45	37,332 07	12,161 81					
Fire Insurance Exchange.....	5,731 76	28 41	.....	49 48	4,639 59	10,452 24	3,182 50	12,629 01	3,131 94	3,191 43	.....	774 90	32,358 02	156,701 88			
Hand-in-Hand.....	12,697 43	56 82	.....	84 41	6,086 66	19,925 32	.....	27,589 34	7,977 81	22,022 32	.....	102 70	77,617 48	211,110 17		
Independent	6,454 07	.....	1,284 79	62 88	3,050 61	10,832 65	.....	20,000 80	7,920 24	6,322 49	5,828 15	1,347 45	52,841 78	.....				
Metropolitan	5,924 78	.....	1,124 96	63 19	3,907 04	11,079 97	.....	32,610 91	5,498 40	4,794 55	.....	.....	53,983 89	.....				
Millers' and Manufacturers'	7,748 85	.....	.....	50 47	9,690 66	17,495 98	3,325 80	15,388 93	6,561 55	35,652 58	.....	492 70	78,910 54	136,013 76		
Monarch	8,129 89	496 21	105 08	83 93	9,989 37	18,714 48	.....	25,203 18	7,421 44	10,676 45	3,000 00	55 00	65,130 55	.....				
Wellington.....	12,261 83	.....	.....	72 08	8,348 87	30,782 78	2,971 50	19,466 72	6,891 03	1,073 67	.....	346 95	51,535 65	20,000 00		
York.....	31,941 84	.....	743 24	157 54	13,582 04	46,404 66	1,050 00	127,462 36	16,111 70	20,373 65	.....	36 00	211,438 37	.....				
Totals	100,306 89	502 97	3,283 07	668 06	68,384 38	173,145 27	10,729 80	289,531 51	65,325 48	109,052 24	10,078 15	3,386 15	661,148 30	535,987 62					

*Repayment to Equity of Advances.



Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1911.

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 readily be found by referring to the Index Register at the end of this volume.

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. R. Fisk	New Germany, Ont.
Frederick Schaefer	Breslau, Ont.
William J. Mulloy	Yatton, Ont.
John Burnett	Winterbourn, Ont.
J. J. Laidlaw	Guelph, Ont.
I. B. Ditner	St. Agatha, Ont.
L. K. Weber	Hawkesville, Ont.
Chas. Wilhelm	New Germany, Ont.
George Hanel	Ariss, Ont.

Officers:

Wm. R. Fisk, President	New Germany, Ont.
Frederick Schaefer, Vice-President	Breslau, Ont.
Anton Frank, Secretary-Treasurer	New Germany, Ont.

Auditors:

Mark May	New Germany, Ont.
Laurence Spitzig	New Germany, Ont.

Unassessed premium note capital, \$46,143.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$97 19	
Amount of cash in Traders Bank, Guelph, Ont.	2,001 44	
Amount of cash in Bank of Commerce, Guelph, Ont.	273 92	
		<hr/>
		\$2,372 55
Amount unpaid of assessments levied in 1911		335 89
Amount unpaid of assessments levied prior to 1911		53 12
Amount of premium notes in force after deducting all payments thereon and assessments levied		46,143 43
		<hr/>
Total assets		\$48,904 99

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1910 (not extended)	\$4,240 51	
Cash received for assessments levied in 1911		\$2,100 06
Cash received for assessments levied in years prior to 1911		137 15
Cash received for interest		98 23
Total receipts		<u>\$2,335 44</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$151 00
“ investigation of claims	10 00
“ statutory assessments and license fees	10 82
“ printing, stationery and advertising	41 40
“ salaries, directors' and auditors' fees	274 00
“ postage, telephone, telegrams and express	20 18
“ other expenses	22 00
Total expenses of management	<u>\$529 40</u>

Miscellaneous payments:

Cash paid for losses which occurred in 1911	3,674 00
Total expenditure	<u>\$4,203 40</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Four years. <u>\$966,487 00</u>
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MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1910	612	\$931,032 00
Policies new and renewed during 1911	154	286,200 00
Gross number and amount in force during 1911	766	\$1,217,232 00
Less expired and cancelled in 1911	151	250,745 00
Net risks in force 31st December, 1911	615	<u>\$966,487 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by Company and legally liable to assessment	Four years. \$50,781 95
Amount of premium notes, after deducting all payments thereon and assessments levied	46,143 43
Amount of premium notes received during the year 1911.....	14,796 50

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

J. W. Wallace	Townsend Centre, Ont.
W. P. Skerrow	Bloomsburg, Ont.
Jacob Goble	Villanova, Ont.
J. R. Wilson	Waterford, Ont.
Oscar McMichael	Waterford, Ont.
Oscar L. Haviland	Wilsonville, Ont.
W. E. Hambly	Rockford.
Elijah Hellyer	Townsend Centre, Ont.
W. H. Overholt	Bealton, Ont.

Officers:

J. W. Wallace, President	Townsend Centre, Ont.
W. P. Skerrow, Vice-President	Bloomsburg, Ont.
James Ross, Secretary-Treasurer	Waterford, Ont.

Auditors:

F. W. Cline	Boston, Ont.
R. C. McMichael	Waterford, Ont.

Unassessed premium note capital, \$48,078 73.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand, head office	\$57 35	
Cash in Bank of Montreal, Waterford	321 88	
		\$ 379 23
Amount of premium notes in force, after deducting all payments thereon and assessment levied		48,078 73
Amount of cash in agents' hands		160 12
Amount of fixed payments of 1911 unpaid		53 99
Amount of prior fixed payments still unpaid (not extended)	\$52 70	
Total assets		\$48,672 07

LIABILITIES.

Amount of borrowed money	\$4,450 00
Amount of interest accrued	37 75
Total liabilities	\$4,487 75

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$620 35
Cash received at taking of applications	\$ 332 00
“ as fixed payments of 1911	3,889 21
“ as fixed payments due in prior years	52 70
“ as interest	19 21
“ borrowed money	4,450 00
Total receipts	<u>\$8,743 12</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$332 00
“ statutory assessment and license fee	15 84
“ travelling expenses, Mutual Underwriters' meeting	18 00
“ investigation of claims	36 70
“ printing, stationery and advertising	87 90
“ salaries, directors' and auditors' fees	394 00
“ postage, telephone, telegrams and express	41 21
“ interest	54 16
Expenses of management	<u>\$979 81</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1911	7,855 70
“ rebate	73 89
Total expenditure	<u>\$8,909 40</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$1,819,245 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	906	\$1,751,085 00
Policies new and renewed during 1911	332	685,445 00
Gross number and amount in force during 1911	1,238	\$2,436,530 00
Less expired and cancelled in 1911	332	617,285 00
Net risks in force 31st December, 1911	906	<u>\$1,819,245 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$55,636 77
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,078 73
Amount of premium notes received during the year 1911	20,999 16
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,470 38

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Robert Richardson	Walkerton, Ont.
T. H. O'Neill	Hanover, Ont.
Louis Schilling	Elmwood, Ont.
M. R. Howey	Strathavon, Ont.
Henry Batterman	Williamsford, Ont.
Fred Frook	Maple Hill, Ont.
Ezra Kimpel	Hanover, Ont.
Adam Seegmiller	Walkerton, Ont.
Wm. Glauser	Hanover, Ont.
R. E. English	Glascott, Ont.
James Hunter	Walkerton, Ont.
John Allison	Neustadt, Ont.
Archibald McCuaig	Topcliff, Ont.
Conrad Hill	Mildmay, Ont.
Robert Grierson	Aberdeen, Ont.

Officers:

T. H. O'Neill, President	Hanover, Ont.
A. C. McCuaig, Vice-President	Top Cliff, Ont.
H. H. Miller, Secretary-Treasurer	Hanover, Ont.

Auditors.

T. H. Wilson	Walkerton, Ont.
Duncan McLean	Aberdeen, Ont.

Unassessed premium note capital, \$103,125.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$605 31	
Amount of cash in Merchants Bank, Hanover, Ont.	7,122 69	
		\$7,728 00
“ unpaid assessments		1,494 50
“ premium notes in force, after deducting all payments thereon and assessments levied		103,125 09
Total assets		\$112,347 59

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$2,176 47	
Cash received for assessments		\$11,128 52
" interest		41 46
		<hr/>
Total receipts		\$11,169 98

EXPENDITURE.

Expenses of management:

Amount paid for commission, business 1911		\$981 75
" commission, business 1910		362 55
" investigation and adjustment of claims		75 30
" salaries, directors' and auditors' fees		601 40
" statutory assessment, license fee		26 65
" postage, telephone, telegrams, express and station- ery		138 53
" printing and advertising		82 87
" Bonus to former Manager		100 00
" other expenses		38 14
		<hr/>

Total expenses of management

\$2,407 19

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	146 75	
Cash paid for losses which occurred during 1911	2,980 40	
		<hr/>
		3,127 15
" rebate		84 11
		<hr/>

Total expenditure

\$5,618 45

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.	Total.
Mutual	\$3,226,244 10	\$3,226,244 10

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,815	\$3,496,806 00
Policies new and renewed during 1911	700	1,008,451 00
		<hr/>
Gross number and amount in force during 1911	3,515	\$4,505,257 00
Less expired and cancelled in 1911	1,184	1,279,012 90
		<hr/>
Net risks in force at 31st December, 1911	2,331	\$3,226,244 10

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$119,686 35	\$119,686 35
Amount of premium notes after deducting all payments there- on and assessments levied	103,125 09	103,125 09
Amount of premium notes received during the year 1911....	36,837 25	36,837 25

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

A. W. Hitchins	Emerald, Ont.
Henry Filson	Stella, Ont.
F. P. Instant	Stella, Ont.
John Glen	Stella, Ont.
Wm. H. Preston	Stella, Ont.
John Richards	Stella, Ont.
R. A. Fowler	Emerald, Ont.
W. A. Hitchins	Emerald, Ont.
Samuel Miller	Stella, Ont.

Officers:

A. W. Hitchins, President	Emerald, Ont.
Henry Filson, Vice-President	Stella, Ont.
F. P. Instant, Secretary-Treasurer	Stella, Ont.

Auditors:

John Filson	Emerald, Ont.
W. P. Tugwell	Stella, Ont.

Unassessed premium note capital, \$7,885.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$85 67	
Cash in Bank of Montreal, Kingston	2,918 61	
		\$3,004 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied		7,885 25
Notes or due bills less than one year overdue		32 00
Notes or due bills one year or more overdue (not extended) ..	40 72	
Total assets		\$10,921 53

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1910 (not extended)	\$2,741 28	
Cash received as fixed payments of 1911		\$488 35
“ “ “ due in prior years		12 80
“ for interest		80 73
Total receipts		<u>\$581 88</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents		\$102 99
“ fuel and light		6 00
“ statutory assessment and license fee		6 45
“ travelling expenses		1 00
“ salaries, directors' fees, etc		102 00
“ printing, stationery and advertising		6 25
“ postage, telephone, telegrams and express		3 45
Total expenses of management		<u>\$228 14</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		75 00
“ rebates		15 74
Total expenditure		<u>\$318 88</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year.	Three years.	Total.
Mutual	\$1,200 00	\$245,970 00	\$247,170 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	175	\$234,300 00
Policies new and renewed during 1911	53	65,410 00
Gross number and amount in force during 1911	228	299,710 00
Less expired and cancelled in 1911	44	52,540 00
Net risks in force 31st December, 1911	184	<u>\$247,170 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	\$24 00	\$9,835 90	\$9,859 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	19 73	7,865 52	7,885 25
Amount of premium notes received during the year 1911	24 00	2,568 40	2,592 40
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st December, 1911	4 27	484 08	488 35
(b) Notes for fixed payments or assessments unpaid 31st December, 1911		32 00	32 00

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

W. C. Sifton	Palmyra, Ont.
Daniel McKay	Selton, Ont.
Robert L. Smyth	Fargo, Ont.
W. J. Huffman	Blenheim, Ont.
Joel Wootton	Thamesville, Ont.
R. J. Johnston	Harwich, Ont.
Angus Gillanders	Highgate, Ont.
W. A. Walters	Morpeth, Ont.
James Leatherdale	Harwich, Ont.

Officers:

W. C. Sifton, President	Palmyra, Ont.
Daniel McKay, Vice-President	Selton, Ont.
E. D. Mitton, Secretary-Treasurer	Ridgetown, Ont.

Auditors:

John Freal	Morpeth, Ont.
Duncan McDiarmid	Ridgetown, Ont.

Unassessed premium note capital, \$108,817 20.

. STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911. .

ASSETS.

Township of Howard debentures		\$1,502 90
Actual cash in hand at head office	\$23 85	
Cash in Traders Bank, Ridgetown	2,892 10	
		<hr/>
		2,915 95
Amount of unpaid fixed payments for 1911		121 65
" premium notes in force, after deducting all payments thereon		
and assessments levied		108,817 20
		<hr/>
Total assets		<u>\$113,357 70</u>

LIABILITIES.

Amount of supposed loss		\$15 00
		<hr/>
Total liabilities		<u>\$15 00</u>

RECEIPTS.

Cash balance 31st December, 1910 (not extended)	\$6,188 96
Cash received for fixed payments of 1911	\$8,332 90
“ fixed payments of prior years	176 65
“ interest	54 99
“ extra risks	10 00
“ investments (not extended)	308 50
Total receipts	<u>\$8,574 54</u>

EXPENDITURE.

Expenses of management:

Cash paid for travelling expenses	\$30 00
“ fuel, light and care hall	6 50
“ investigation of claims	98 00
“ salaries, directors' and auditors' fees	666 60
“ statutory assessment and license fees	29 16
“ printing, stationery and advertising	85 10
“ postage telephone, telegrams and express	78 80
“ other expenses	6 00
Total expenses of management	<u>\$1,000 16</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	11,207 95
“ rebates	253 94
“ safe	194 00
Total expenditure	<u>\$12,656 05</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$4,159,375 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,140	\$3,902,100 00
Policies new and renewed during 1911	785	1,560,900 00
Gross number and amount in force during 1911	2,925	\$5,463,000 00
Less expired and cancelled in 1911	786	1,303,625 00
Net risks in force 31st December, 1911	2,139	<u>\$4,159,375 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	\$124,781 25
Amount of all premium notes after deducting all payments thereon and assessments levied	108,817 20
Amount of premium notes received during the year 1911	46,827 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid to 31st December, 1911	3,109 35
Notes for fixed payments	14 40

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

W. G. SandersSt. Thomas, Ont.
 Seth W. ZavitzSparta, Ont.
 A. E. BuckSt. Thomas, Ont.
 G. WestlakeYarmouth Centre, Ont.
 W. L. Vansyckle Union, Ont.
 Charles E. LockeSt. Thomas, Ont.

Officers:

Seth W. Zavitz, PresidentSparta, Ont.
 C. E. Locke, Vice-PresidentBox 218, St. Thomas, Ont.
 W. H. Elliott, Secretary-TreasurerNew Sarum, Ont.

Auditor:

A. E. Buck St. Thomas, Ont.
 L. R. CloesNew Sarum, Ont.

Unassessed premium note capital, \$52,666 36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Actual cash on hand at head office	\$8 82	
Cash on deposit to the Company's credit but not drawn against, in Southern Loan and Savings Company, St. Thomas	860 87	8869 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied		52,666 36
Total assets		\$53,536 05

LIABILITIES.

Amount of unpaid loss	\$5 00
“ adjustment expense	4 00
	\$9 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,612 00
Cash received at taking of application, held by agents (not extended)	197 50
“ as fixed payments of 1911	\$1,964 81
“ for interest	47 27
“ as transfer fees	17 50
Total receipts	<u>\$2,029 58</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	\$16 35
“ printing, stationery and advertising	18 50
“ salaries, directors' and auditors' fees	420 00
“ fuel and light	6 00
“ investigation and adjustment of claims	60 00
“ postage, telephone, telegrams and express	20 77
“ other expenses	75
Total expenses of management	<u>\$542 37</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	2,229 52
Total expenditure	<u>\$2,771 89</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual	\$13,200 00	\$18,135 00	\$1,895,491 00	\$1,926,826 00

CLASSIFICATION OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	963	\$1,832,990 00
Policies new and renewed during 1911	407	797,396 00
Gross number and amount in force during 1911	1,370	\$2,630,386 00
Less expired and cancelled during 1911	377	703,560 00
Net risks in force 31st December, 1911	993	<u>\$1,926,826 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One or less than 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	\$ 196 26	\$ 471 24	\$ 56,742 61	\$ 57,410 11
Amount of all premium notes, after deducting all payments thereon and assessments levied	179 84	431 96	52,054 56	52,666 36
Amount of premium notes received during the year 1911	129 51	208 19	23,372 13	23,709 83
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1911	10 84	17 36	1,936 61	1,964 81

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

John C. FletcherMelbourne, Ont.
 Curtis GoughAppin, Ont.
 Malcolm GalbraithAppin, Ont.
 John E. HullGlencoe, Ont.
 R. S. MunsonGlencoe, Ont.
 Donald DewarWalker's, Ont.

Officers:

John C. Fletcher, PresidentMelbourne, Ont.
 Donald Dewar, Vice-PresidentWalker's, Ont.
 A. P. McDougald, Secretary-TreasurerMelbourne, Ont.

Auditors:

L. L. McTaggartAppin, Ont.
 A. B. McDonaldAppin, Ont.

Unassessed premium note capital, \$51,389.23.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of cash on hand at head office	\$44 64	
Amount of cash in Traders Bank, Glencoe Ont.	10 67	
“ cash in Home Bank, Melbourne, Ont.	10 08	
“ cash in Merchants Bank Alvinston, Ont.	1 42	
		\$66 81
“ unpaid of fixed payments of 1911		233 40
“ prior fixed payments still unpaid (not extended)	\$300 55	
“ premium notes in force, after deducting all payments thereon and assessments levied		51,389 23
“ office furniture and safe (not extended)	50 00	
		\$51,689 44

LIABILITIES.

Amount of borrowed money	\$1,350 00
	\$1,350 00

RECEIPTS.

Cash balance 31st December, 1910 (not extended)	\$996 00	
Cash received from fixed payments of 1911		\$3,742 02
“ fixed payments of prior years		124 90
“ interest		94
“ borrowed money		1,350 00
“ transfer fees		6 00
Total receipts		<u>\$5,223 86</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs		\$114 96
“ salaries, directors' and auditors' fees		307 00
“ investigation of claims		31 50
“ interest		58 60
“ printing, stationery and advertising		62 85
“ postage, telephone, telegrams and express		31 00
“ statutory assessment and license		16 65
“ rent		4 30
“ travelling expenses		5 00
Total expenses of management		<u>\$631 86</u>

Miscellaneous payments

Amount paid for losses which occurred prior to 1911	\$ 22 20	
“ losses which occurred in 1911	4,318 65	
		4,340 85
“ rebate		80 34
“ in repayment of loans		1,100 00
Total expenditure		<u>\$6,153 05</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

		Three years.
Mutual		\$1,966,425 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,092	\$1,877,400 00
Policies new and renewed during 1911	412	731,465 00
Gross number and amount in force during 1911	1,504	\$2,608,865 00
Less expired and cancelled in 1911	406	642,440 00
Net risks in force 31st December, 1911	1,098	<u>\$1,966,425 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$58,992 75
Amount of all premium notes, after deducting all payments thereon and assessment levied	51,389 23
Amount of premium notes received during 1911	21,943 95
Payments on premium notes of 1911 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,466 00

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Young	Mount Brydges, Ont.
D. Campbell	Southwold, Ont.
J. M. Kaiser	Howlett, Ont.
J. Stuart	Burwell Road, Ont.
D. N. McGugan	Strathroy, Ont.
John Switzer	Delaware, Ont.
D. Simon	Strathroy, Ont.
Jas. J. Sutherland	Mount Brydges, Ont.
R. Sutherland	Mount Brydges, Ont.
W. S. Wild	Delaware, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Veale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
D. Campbell, Vice-President	Southwold, Ont.
Wm. E. Sawyer, Secretary-Treasurer	Mount Brydges, Ont.

Auditors:

J. H. Matthews	Delaware, Ont.
W. Blair	Roome, Ont.

Unassessed premium note capital, \$51,221.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Actual cash on hand at head office	\$98 04
Amount unpaid of fixed payments of 1911	120 74
Amount of premium notes in force after deducting all payments thereon and assessments levied	51,221 48
Total assets	\$51,440 26

LIABILITIES.

Amount of adjusted losses	\$800 00
“ unpaid Directors' fees	173 60
“ retained balance premium notes	200 77
Total liabilities	\$1,174 37

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$3,007 36
Cash received at taking of applications:	
Cash received at head office	\$180 50
“ as fixed payments of 1911	4,061 71
“ as fixed payments due in prior years	29 03
“ as assessments of prior years	16 17
“ as interest	113 77
“ transfer fees	2 00
	<hr/>
Total receipts	\$4,403 18

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	\$180 50
“ law costs	20 00
“ investigation and adjustment of claims	24 00
“ statutory assessment and license fee	16 54
“ printing, stationery and advertising	71 75
“ salaries, directors' and auditors' fees	230 00
“ postage, telephone, telegrams and express	40 78
“ travelling expenses	11 00
“ other expenses	25 50
	<hr/>
Total expenses of management	\$620 07
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1911	\$93 72
Cash paid for losses which occurred during 1911	6,490 52
	<hr/>
	6,584 24
Cash paid for rebate	108 19
	<hr/>
Total expenditure	\$7,312 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	\$1,934,488 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	980	\$1,864,277 00
Policies new and renewed during 1911	361	695,141 00
		<hr/>
Gross number and amount in force during 1911	1,341	2,559,418 00
Less expired and cancelled in 1911	351	624,930 00
		<hr/>
Net risks in force 31st December, 1911	990	\$1,934,488 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$58,034 64
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,221 48
Amount of premium notes received during the year 1911	20,854 23
Payments on premium notes of 1911, including all sums credited on said premium notes	
Cash paid up to 31st December, 1911	922 37

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Marr	Odell, Ont.
E. Routledge	Lambeth, Ont.
W. H. Beattie	Wilton Grove, Ont.
Duncan McDougal	White Oak, Ont.
D. Lawson	Hubrey, Ont.
J. E. Sutton	Scottsville, Ont.

Officers

E. Routledge, President	Lambeth, Ont.
W. H. Beattie, Vice-President	Pond Mills, Ont.
A. Elliott, Secretary	Pond Mills, Ont.
R. S. Nichol, Treasurer	Hubrey, Ont.

Auditors:

Harry Poole	Hubrey, Ont.
W. E. Grieve	Lambeth Grove, Ont.

Unassessed premium note capital, \$51,750.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Debentures		\$1,727 10
Trust deposit receipts		5,000 00
Cash on hand at head office	\$49 69	
Cash on deposit to the Company's credit, not drawn against, in the Dominion Bank, London, Ont.	1,587 71	
Huron and Erie Loan Savings Company, London, Ont.	1,532 60	
Bank of Toronto, London, Ont.	2,286 29	
Molsons Bank, London, Ont.	5,068 94	
Imperial Bank, London, Ont.	3,160 81	
Home Bank, London, Ont.	1,755 84	
		15,441 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied		51,750 35
Total assets		<u>\$73,919 33</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$15,999 25	
Cash received for fixed payments of 1911		\$3,935 07
" for interest		962 68
" from realization of investments (not extended)..	1,700 01	
		<hr/>
Total receipts		\$4,897 75
		<hr/>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission		\$120 00
" statutory assessment and license		16 70
" salaries, directors' and auditors' fees		514 00
" travelling		25 60
" investigation of claims		88 00
" rent		15 00
" printing, stationery and advertising		26 20
" postage, telephones, telegrams and express		21 83
" Fee Underwriters' Association		4 00
		<hr/>
Total expenses of management		\$831 33
Miscellaneous payments:		
Cash paid for losses which occurred during 1911		6,288 30
Cash paid for rebates and returned premiums		35 50
		<hr/>
Total expenditure		\$7,155 13
		<hr/>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

		Three years.
Mutual		\$1,962,958 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	965	\$1,889,170 00
Policies new and renewed during 1911	354	715,683 00
		<hr/>
Gross number and amount in force during 1911	1,319	\$2,604,853 00
Less expired or cancelled in 1911	342	641,895 00
		<hr/>
Net risks in force 31st December, 1911	977	\$1,962,958 00
		<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	\$58,888 74
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,750 35
Amount of premium notes received during the year 1911	21,470 49
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,322 82

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WILLOWGROVE.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Allan Anderson York, Ont.
 Peter Kinnear Decewsville, Ont.
 John Bell Mount Healey, Ont.
 W. S. Dunnet Lythmore.
 R. E. King De Cewsville, Ont.
 James Downey Willowgrove, Ont.

Officers:

Peter Kinnear, President Decewsville, Ont.
 W. S. Dunnett, Vice-President Lythmore, Ont.
 F. R. Martindale, Secretary-Treasurer York, Ont.

Auditors:

Joseph Peart Hagersville, Ont.
 Alex. Dunnet Clanbrassil, Ont.

Unassessed premium note capital, \$23,391 56.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$76 96	
Cash on hand at Standard Bank, Caledonia, Ont	529 17	
		\$606 13
Amount of premium notes in force, after deducting all payments thereon and assessments levied		23,391 56
Total assets		<u>\$23,997 69</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$213 64	
Cash received at head office		\$71 50
“ for assessment levied in 1911		2,155 66
“ interest		30
“ transfers		4 00
“ borrowed money		671 85
Total receipts		<u>\$2,903 31</u>

EXPENDITURE.

Expenses of management:

Amount paid for fuel and light	\$2 00
“ statutory assessment and license fee	9 89
“ printing, stationery and advertising	8 00
“ salaries, directors' and auditors' fees	164 50
“ postage, telephone, telegrams and express	13 25
“ legal advice	1 00
“ Interest ..	22 00
“ dues, Underwriters' Ass'n.	3 00
	<hr/>
	\$223 64

Miscellaneous payments:

Cash paid for losses which occurred during 1911	1,611 85
“ Cash paid for rebate	3 48
“ repayment of loans	671 85
	<hr/>
Total expenditure	\$2,510 82

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Three years.

Mutual ..	\$817,328 00
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MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1910	380	\$790,283 00
Policies new and renewed during 1911	164	368,990 00
	<hr/>	
Gross number and amount in force during 1911	544	\$1,159,273 00
Less expired and cancelled in 1911	169	344,945 00
	<hr/>	
Net risks in force 31st December, 1911	375	\$814,328 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment ..	\$25,210 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,391 56
Amount of premium notes received during the year 1911	11,239 11

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

D. L. Carmichael	Lobo, Ont.
Freeman G. Hughes	Falkirk, Ont.
Peter Mitchell	Coldstream, Ont.
H. W. Harris	Coldstream, Ont.
A. E. McKay	Poplar Hill, Ont.
Alexander Gray	Poplar Hill, Ont.
Aaron Demary	Strathroy, Ont.
Thomas Bogue	Strathroy, Ont.
John Oliver	Duncrief, Ont.
Alex. Wilkie	Komoka, Ont.
T. W. Caverhill	Vanneck, Ont.
J. C. McDonald	Spring Bank, Ont.
John McLachlin	Komoka, Ont.
John W. Graham	Komoka, Ont.
Dan. Fraser	Vanneck, Ont.

Officers:

Freeman G. Hughes, President	Falkirk, Ont.
John W. Graham, Vice-President	Komoka, Ont.
J. Marsh, Secretary-Treasurer	Coldstream, Ont.

Auditors:

Dr. P. L. Graham	Lobo, Ont.
John McPherson	Coldstream, Ont.

Unassessed premium note capital, \$40,444.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand	\$133 55	
Cash in Bank of Toronto, London	2,743 86	
		\$2,877 41
Amount unpaid of fixed payments of 1911		162 58
" fixed payments of prior years (not extended)	\$136 23	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,444 67
Total assets		43,484 66

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$3,322 47	
Cash received as fixed payments of 1911		\$2,393 29
“ fixed payments of prior years		16 71
“ interest		97 58
Total receipts		<u>\$2,507 58</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee		\$12 65
“ salaries, directors' and auditors' fees		140 50
“ printing stationery and advertising		70 01
“ agents' commission		124 00
“ investigation and adjustment of claims		8 00
“ other expenses		5 50
Total expenses of management		<u>\$360 66</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		2,583 33
“ rebate		8 65
Total expenditure		<u>\$2,952 64</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

		Three years.
Mutual		\$1,267,986 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	720	\$1,214,631 00
Policies new and renewed during 1911	251	420,103 00
Gross number and amount in force during 1911	971	\$1,634,734 00
Less expired and cancelled in 1911	226	366,748 00
Net risks in force 31st December, 1911	745	<u>\$1,267,986 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$50,719 44
Amount of all premium notes, after deducting all payments thereon and assessments levied	40,444 67
Amount of premium notes received during the year 1911	16,804 12

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

John W. Kingston	Watford, Ont.
Thomas Steadman	Wyoming, Ont.
James Armstrong	Alvinston, Ont.
James Smith	Collinville, Ont.
A. G. Minielly	Wyoming, Ont.
Thos. Lithgow	Theford, Ont.

Officers:

John W. Kingston, President	Watford, Ont.
Thomas Steadman, Vice-President	Wyoming, Ont.
W. G. Willoughby, Secretary-Treasurer	Watford, Ont.

Auditors:

Alex. Jamieson	Forest, Ont.
P. J. McEwen	Kertch, Ont.

Unassessed premium note capital, \$84,763.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand, head office	\$49 74	
Cash in Industrial Mortgage and Saving Co., Sarnia	5,776 13	
Cash in Merchants Bank, Watford	16,625 00	
		<u>\$22,450 87</u>
Amount of short-date notes or due bills, less than one year overdue		1,694 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		84,763 14
		<u>\$108,908 66</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$14,052 87
Cash received as fixed payments of 1911	\$19,551 45
“ fixed payments of prior years	1,537 92
“ interest ..	475 02
“ re-insurance on loss	32 05
“ commission returned	1 50
	<u>\$21,647 94</u>

EXPENDITURE.

Expenses of management:

Amounts paid for commission to agents	\$1,291 25
“ statutory assessment and license fee	46 20
“ printing, stationery and advertising	139 10
“ salaries, directors' and auditors' fees	1,145 00
“ postage telephone, telegrams and express	123 91
“ travelling expenses	21 00
“ rent	5 00
“ investigation and adjustment of claims	79 45
“ booklet (annual report)	66 33
“ dues, Mutual Underwriters' Association	9 00
“ law costs	10 00
Total expenses of management	\$2,936 24

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	35 00
“ losses which occurred during 1911	9,176 88
“ re-insurance	253 57
“ rebates	848 25
Total expenditures	\$13,249 94

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

	Three years.
Mutual	\$7,004,857 00
Less re-insurance, Cash System	29,104 00
Amount actually carried by Company at 31st December 1911	\$6,975,753 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1910	4,384	\$6,654,357 00
Policies new and renewed during 1911	1,723	2,806,480 00
Gross number and amount in force during 1911	6,107	\$9,460,837 00
Less expired and cancelled in 1911	1,634	2,455,980 00
Net risks in force 31st December, 1911	4,473	\$7,004,857 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$140,238 83
Amount of all premium notes, after deducting all payments thereon and assessments levied	84,763 14
Amount of premium notes received during the year 1911	56,126 80
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	19,551 45
Notes for fixed payments unpaid 31st December, 1911	1,694 65

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Robert Miller	Jarvis, Ont.
James B. Wilson	Hagersville, Ont.
Fred. Harrison	Hagersville, Ont.
J. N. Howard	Hagersville, Ont.
E. B. McDonald	Jarvis, Ont.
James Martin	Selkirk, Ont.
W. J. Bigger	Erie, Ont.
J. P. McKenzie	Varency, Ont.
R. J. Catherwood	Hagersville, Ont.

Officers:

Robert Miller, President	Jarvis, Ont.
James B. Wilson, Vice-President	Hagersville, Ont.
George L. Miller, Secretary-Treasurer	Jarvis, Ont.

Auditors:

James Williamson	Jarvis, Ont.
Wm. J. Fallis	Jarvis, Ont.

Unassessed premium note capital, \$67,990.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate		\$2,500 00
Cash on hand at head office	\$138 30	
Cash in Bank of Hamilton, Jarvis	6,883 61	
		<hr/>
		7,021 91
Cash in agents' hands		56 23
Amount unpaid of fixed payments of 1911		332 79
Amount unpaid of fixed payments of prior years (not extended)	\$78 52	
Amount of premium notes in force, after deducting all payments thereon and assessments levied ..		67,990 28
		<hr/>
Total assets ..		\$77,901 21

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$8,899 22	
Cash received at taking of application:		
Held by agents for fees (not extended)	201 00	
Received at head office		\$100 50
Cash received as fixed payments of 1911		3,472 22
" as fixed payments due in prior years		113 07
" for interest		189 96
" rent		63 50
Total receipts		<u>\$3,939 25</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees (not extended)	\$201 00	
" for rent and taxes		\$47 30
" investigation and adjustment of claims		18 50
" statutory assessment and license		16 31
" travelling expenses		20 00
" printing, stationery and advertising		57 25
" salaries, directors' and auditors' fees		576 60
" postage, telephone, telegrams and express		20 50
" fuel and light		8 00
" expenses fire inquests		55 55
Total expenses of management		<u>\$820 01</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		2,230 64
" rebate		76 93
" real estate		2,500 00
" safe		150 50
" office furniture and fixtures		38 48
Total expenditure		<u>\$5,816 56</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

Mutual		Four years. \$1,900,927 00
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MOVEMENT IN RISKS.

Policies in force 31st December, 1910	850	\$1,827,069 00
Policies new and renewed during 1911	206	488,363 00
Gross number and amount in force during 1911	1,056	\$2,315,432 00
Less expired and cancelled in 1911	207	414,505 00
Net risks in force 31st December, 1911	849	<u>\$1,900,927 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$77,223 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	67,990 28
Amount of premium notes received during the year 1911	19,848 47
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	936 23

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

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

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Robert Shortreed	Guelph, Ont.
John Laird	Guelph, Ont.
Robert Amos	Guelph, Ont.
James Bowman	Guelph, Ont.
J. P. Henderson	Guelph, Ont.
D. McCrae	Guelph, Ont.
Frank Laidlaw	Guelph, Ont.
C. R. Blyth	Marden, Ont.
John McIntosh	Marden, Ont.

Officers:

Robert Shortreed, President	Guelph, Ont.
John Laird, Vice-President	Guelph, Ont.
Major G. B. Hood, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. Whitelaw	Guelph, Ont.
James Hood	Guelph, Ont.

Unassessed premium note capital, \$19,826.53.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of cash on hand at head office	\$ 7 29	
“ in Bank of Commerce at Guelph	2,521 21	
		\$2,528 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied		19,826 53
Amount unpaid of fixed payments of 1911		54 90
		<hr/>
Total assets ..		\$22,409 93

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$3,325 51	
Cash received as fixed payments, 1911		\$775 23
“ fixed payments of prior years		36 88
“ interest ..		85 72
		<hr/>
Total receipts ..		\$897 83

EXPENDITURE.

Expenses of management:

Amount paid for postage, telephones, telegrams and express	\$11 15
“ statutory assessment and license fee	7 79
“ printing, stationery and advertising	19 40
“ salaries, officers' and auditors' fees	184 00
“ sundry expenses	8 00
Total expenses of management	\$230 34

Miscellaneous payments:

Cash paid for losses which occurred during 1911	1,460 00
“ rebate	4 50
Total expenditure	\$1,694 84

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$454,955 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1910	201	\$451,165 00
Policies new and renewed during 1911	61	142,950 00
Gross number and amount in force during 1911	262	\$594,115 00
Less expired and cancelled in 1911	61	139,160 00
Net risks in force 31st December, 1911	201	\$454,955 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$21,526 75
Amount of premium notes, after deducting all payments thereon and assessments levied	19,826 53
Amount of premium notes received during the year 1911	6,740 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1911	247 88
(b) Notes for assessment unpaid at 31st December, 1911	20 52

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

George Wilson	Drayton, Ont.
Jno. C. Dixon	Moorefield, Ont.
George Short	Drayton, Ont.
Wm. Christian	Drayton, Ont.
Robert McArthur	Moorefield, Ont.
J. P. Cunningham	Leggatt, Ont.
W. T. Whale	Goldstone, Ont.
J. R. Towriss	Riverbank, Ont.
Jesse Jack	Drayton, Ont.
Jas. Fotheringham	Palmerston, Ont.
Wm. Noecker	Drayton, Ont.
J. J. Morrison	Arthur, Ont.

Officers:

George Wilson, President	Drayton, Ont.
Jno. C. Dixon, Vice-President	Moorefield, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Auditors:

Richard Phelp	Rothsay, Ont.
Charles Mayne	Drayton, Ont.

Unassessed premium note capital, \$157,335.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate		\$1,500 00
Cash on hand at head office	\$1,091 16	
Cash in Traders Bank, Drayton	6,902 78	
Cash in Bank of Hamilton, Moorefield	1,357 30	
Cash in Bank of Hamilton, Orangeville	599 50	
Cash in Royal Bank, Arthur	1,033 25	
		<hr/>
		10,983 99
Amount unpaid of fixed payments of 1911		1,551 15
Amount unpaid of fixed payments due prior to 1911 (not extended)	\$230 10	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		157,335 20
Amount of office furniture (not extended)	\$100 00	
		<hr/>
Total assets		\$171,370 34

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$17,460 89	
Cash received as fixed payments of 1911		12,126 55
" as fixed payments of prior years		728 10
" for interest		429 76
" rent		53 00
Total receipts		<u>\$13,337 41</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and inspection of agencies	\$1,268 00
" insurance	26 46
" statutory assessment and license fee	41 84
" printing, stationery and advertising	100 30
" salaries, directors' and auditors' fees	719 00
" investigation and adjustment of claims	261 00
" travelling expenses	3 20
" postage, telephone, telegrams and express	73 60
" rent	2 00
" taxes	41 01
" fuel and light	0 85
" Underwriters' Association fee	8 00
" other expenses	8 00
Total expenses of management	<u>\$2,553 26</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	16,972 00
Cash paid for rebate, abatements and returned premiums	289 05
Total expenditure	<u>\$19,814 31</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Four years.
Mutual	\$6,696,575 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	3,068	\$5,950,135 00
Policies new and renewed during 1911	1,159	2,416,400 00
Gróss number and amount in force during 1911	4,227	\$8,366,535 00
Less expired and cancelled in 1911	910	1,669,960 00
Net risks in force 31st December, 1911	3,317	<u>\$6,696,575 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$186,464 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	157,335 20
Amount of premium notes received during the year 1911	49,153 00
Payments on premium notes of 1911, including all sums credited on said premium notes, viz:	
Amount of cash paid up to 31st December, 1911	4,292 80
Amount of notes given for fixed payments or assessments unpaid 31st December, 1911	622 50

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

John R. WisslerElora, Ont.
 David ReaFergus, Ont.
 Michael HeffernanDamascus, Ont.
 Adam BoyleOrton, Ont.
 W. L. GordonElora, Ont.
 Wm. J. DeansFergus, Ont.

Officers:

John R. Wissler, PresidentElora, Ont.
 Michael Heffernan, Vice-PresidentDamascus, Ont.
 James Beattie, Secretary-TreasurerFergus, Ont.

Auditors:

Col. J. J. CraigFergus, Ont.
 John McClellanArthur P.O., Ont.

Unassessed premium note capital, \$75,966.39.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Actual cash on hand at head office	\$61 76	
“ in Imperial Bank, Fergus	4,520 66	
“ in Traders Bank, Fergus	1,796 58	
		\$6,379 00
Amount unpaid of fixed payments of 1911		693 13
Amount unpaid of fixed payments in prior years (not extended), \$811.21.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	75,966 39	
Less residue of premium notes given by the Company for re-insurance	572 70	
		75,393 69
Total assets		\$82,465 82

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$4,338 29	
Cash received as fixed payments of 1911		\$6,008 71
“ as fixed payments of prior years		340 64
“ for interest		138 91
“ extra premiums and permits		3 12
Total receipts		<u>\$6,491 38</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$689 50
“ investigation and adjustment of claims	58 40
“ statutory assessment and license fee	21 14
“ printing, stationery and advertising	110 35
“ salaries, directors' and auditors' fees	710 66
“ postage, telephone, telegrams and express	41 77
“ travelling expenses	20 00
“ other expenses	5 00

Total expenses of management \$1,656 82

Miscellaneous payments:

Cash paid for losses which occurred during 1911	2,581 40
“ re-insurance	38 00
“ rebate	174 45

Total expenditure \$4,450 67

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual system	Four years. \$2,614,705 00
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Less Re-insurance.

On mutual system 23,800 00

Net risks carried at 31st December, 1911 \$2,590,905 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,580	\$2,606,896 00
Policies new and renewed during 1911	463	828 315 00
Gross number and amount in force during 1911	2,043	\$3,435,211 00
Less expired or cancelled in 1911	516	820,506 00
Net risks in force 31st December, 1911	1,527	<u>\$2,614,705 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$95,251 88
Amount of all premium notes, after deducting all payments thereon and assessments levied	75,966 39
Amount of premium notes received during the year 1911	29,434 30
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	2,116 89
Notes for fixed payments up to 31st December, 1911	220 82

Re-insurance.

Amount of premium notes given by Company for re-insurance	\$814 50
Less payments made thereon	241 80
Amount of residue of said premium notes for which the Company is still liable	\$572 70

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

James Kirkwood	Ospringe, Ont.
Richard Graham	Ashgrove, Ont.
John Ramsey	Eden Mills, Ont.
George Gastle	Milton, Ont.
N. F. Lindsay	Acton, Ont.
George E. Fisher	Freeman, Ont.
Henry W. Cook	Streetsville, Ont.
John Wilson	Erin, Ont.
Wallace A. Lasby	Rockwood, Ont.

Officers:

James Kirkwood, President	Ospringe, Ont.
Richard Graham, Vice-President	Ashgrove, Ont.
Colin Cameron, Secretary-Treasurer	Rockwood, Ont.

Auditors:

Thomas Moore	Nassagaweya, Ont.
Ebenazar Beswick	Ballinafad, Ont.

Unassessed premium note capital, \$177,472.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand	\$2 50	
Cash in Traders Bank, Guelph, Ont.	4,447 05	
Cash in Traders Bank, Rockwood, Ont.	670 55	
Cash in Metropolitan Bank, Guelph, Ont.	1,118 04	
		\$6,238 14
Amount of notes or due bills less than one year over due		44 50
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$177,472 10	
Less residue of premium notes given by the Company for re-insurance	2,222 40	
		175,249 70
Office furniture and safe (not extended)	\$75 00	
		\$181,532 34
Total assets		

LIABILITIES.

Amount of supposed loss	\$1,728 00
Total	<u>\$1,728 00</u>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended).....	\$9,427 41
Cash received as fixed payments of 1911	\$13,340 50
“ fixed payments of prior years	141 70
“ interest	260 70
“ re-insurance on loss	23 75
Total receipts	<u>\$13,766 65</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$1,102 00
“ investigation and adjustment of claims	131 25
“ statutory assessment and license fee	41 28
“ postage, telephone, telegrams and express	87 36
“ rent	12 00
“ printing, stationery and advertising	142 90
“ salaries, directors' and auditors' fees	945 50
“ travelling expenses	28 10
“ other expenses of management	24 55
Total expenses of management	<u>\$2,514 94</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1911	13,672 12
“ re-insurance	194 70
“ rebate	574 16
Total expenditure	<u>\$16,955 92</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years. \$6,227,050 00
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Less Re-insurance.

On mutual system	47,000 00
Net risks actually carried at 31st December, 1911	<u>\$6,180,050 00</u>

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	3,047	\$5,859,285 00
Policies new and renewed during 1911	1,131	2,283,545 00
Gross number and amount in force during 1911	4,178	8,142,830 00
Less expired and cancelled in 1911	1,048	1,915,780 00
Net risks in force 31st December, 1911	3,130	\$6,227,050 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$214,219 85
Amount of premium notes, after deducting all payments thereon and assessments levied	177,472 10
Amount of premium notes received during the year 1911.....	78,967 45
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1911	13,340 50
Notes given for fixed payments unpaid	44 50
Amount of premium notes given by Company for re-insurance	2,315 00
Less payments thereon	92 60
Residue of premium notes given for re-insurance	\$2,222 40

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

John Best, M.P.	Shelburne, Ont
George Little	Elba, Ont.
John Johnston	Laurel, Ont.
William McGhee	Reddickville.
Thomas Jennings	Mansfield, Ont.
John Braiden	Shelburne, Ont.
Thomas Sime	Grand Valley, Ont.
George Lyon	Jessopville, Ont.
W. W. Warnock	Marsville, Ont.
Wm. Park	Hereward, Ont.
W. J. Jelly	Shelburne, Ont.
Samuel Barber	Mulmur, Ont.

Officers:

John Best, M.P., President	Shelburne, Ont.
George Little, Vice-President	Elba, Ont.
James Brown, Secretary-Treasurer	Melancthon, Ont.

Auditors.

W. A. Wansborough	Bowling Green, Ont.
J. L. Williamson	Whitfield, Ont.

Unassessed premium note capital, \$133,663.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$85 06	
Cash in Union Bank, Shelburne	2,512 17	
“ Traders Bank, Grand Valley	1,912 39	
“ Bank of Hamilton, Orangeville	1,673 00	
		\$6,182 62
Cash in agents' hands		180 37
Amount of premium notes in force after deducting all payments thereon and assessments levied		133,663 68
		133,663 68
Total assets		\$140,026 67

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$9,584 68	
Cash received as fixed payments of 1911		\$8,948 52
“ fixed payments of prior years		20 79
“ interest		185 73
“ agents' balances, 1910		111 34
“ fees		7 25
		<hr/>
Total receipts		\$9,273 63

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims		\$61 60
“ travelling expenses		2 00
“ commission and bonus to agents		449 00
“ rent		13 00
“ statutory assessment and license fee		30 63
“ printing, stationery and advertising		59 00
“ salaries directors' and auditors' fees		737 10
“ postage, telephone, telegrams and express		65 00
“ underwriters' fees, etc.		15 00
		<hr/>
Total expenses of management		\$1,432 33

Miscellaneous payments:

Amount paid for losses which occurred during 1911		11,169 70
“ rebate		73 66
		<hr/>
Total expenditure		\$12,675 69

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

		Three years.
Mutual		\$4,351,490 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1910	2,286	\$4,139,650 00
Policies new and renewed during 1911	848	1,610,225 00
		<hr/>
Gross number and amount in force during 1911	3,134	\$5,749,875 00
Policies expired and cancelled in 1911	822	1,398,385 00
		<hr/>
Net risks in force 31st December, 1911	2,312	\$4,351,490 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$151,232 09
Amount of all premium notes after deducting all payments thereon and assessments levied	133,663 68
Amount of premium notes received during the year 1911	55,542 82
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	3,152 74

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

James Bowes	Strathnairn, Ont.
T. J. Harkness	Annan, Ont.
James Thomson	Annan, Ont.
H. T. Potts	Dumblane, Ont.
P. C. McGregor	Owen Sound, Ont.
James Gardner	Kemble, Ont.
Wm. McLoughry	Markdale, Ont.
Malcolm Cameron	Arnott, Ont.
A. C. Paterson	Blantyre, Ont.
William Breen	Kilsyth, Ont.
Neil McDonald	Hoath Head, Ont.
L. Beaton	Owen Sound, Ont.
George Binnie	Bunessan, Ont.
Joseph Dobie	Chatsworth, Ont.
G. B. Carnahan	Meaford, Ont.

Officers:

James Bowes, President	Strathnairn, Ont.
T. J. Harkness, Vice-President	Annan, Ont.
James Cochrane, Secretary-Treasurer	Owen Sound, Ont.

Auditors:

William Douglass	Owen Sound, Ont.
H. H. Burgess	Owen Sound, Ont.

Unassessed premium note capital, \$255,749.17

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate	\$4,100 00
Cash value of mortgages	4,400 00
Cash value of debentures	2,089 65
Actual cash on hand	11 52
Cash in Molsons Bank, Owen Sound, Ont.	3,461 35
Cash in Union Bank, Owen Sound	2,258 85
Cash in Owen Sound Building and Savings Society	2,100 75
Cash in Merchants Bank, Owen Sound	1,280 58
Cash in agents' hands	79 54
Amount unpaid of fixed payments of 1911	538 47
Notes or due bills less than one year overdue	57 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied	255,749 17
Office furniture and safe (not extended)	\$600 00
Total assets	\$276,127 05

LIABILITIES.

Amount of adjusted loss	\$900 00
Total liabilities	<u>\$900 00</u>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$8,766 52	
Cash received as fixed payments of 1911		\$23,668 39
“ fixed payments of prior years		392 17
“ interest ..		758 16
“ rent ..		166 66
“ from investments (not extended)	\$5,762 06	
Total receipts		<u>\$24,985 38</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$2,357 34
“ rent ..	100 00
“ taxes ..	21 46
“ law costs ..	25 00
“ investigation and adjustment of claims	304 30
“ statutory assessment and license	74 18
“ travelling expenses	21 80
“ printing, stationery and advertising	184 55
“ salaries, directors' and auditors' fees, etc.	1,742 30
“ postage, telephone, telegrams and express	278 65
“ fuel and light	50 00
“ other expenses ..	56 00
Total expenses of management	<u>\$5,215 58</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$760 00	
“ “ “ during 1911	19,793 64	
		<u>20,553 64</u>
“ rebate ..		102 77
“ discount on debentures sold		379 92
“ interest on mortgage on real estate		73 50
“ invested ..	\$4,075 50	
Total expenditure		<u>\$26,325 41</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year or less.	Two years.	Three years.	Total.
Mutual ..	\$37,007 00	\$40,195 00	\$119,254 99	\$212,002,701 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	6,594	\$11,172,879 00
Policies new and renewed during 1911	2,505	4,439,017 00
Gross number and amount in force during 1911	9,099	\$15,611,896 00
Less expired and cancelled in 1911	2,238	3,609,195 00
Net risks in force at 31st December, 1911	6,861	\$12,002,701 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$798 00	\$925 00	\$315,341 49	\$317,064 49
Amount of all premium notes after deducting all payments thereon and assessments levied	703 17	754 63	254,125 81	255,583 61
Amount of premium notes received during the year..				113,261 25
Payment on Premium notes of 1911, including all sums credited on said premium notes ..				10,226 34
Notes for fixed payments unpaid 1911				57 17
Agents' balances				79 54

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Alex. Findlay	Echo Bay, Ont.
Chas. Young	Richard's Landing, Ont.
Thos. H. Elliott	Sault Ste. Marie, Ont.
Wm. Vincer	Mindemoya, Ont.
Geo. W. Cook	Fernlee, Ont.
Jno. Tait	Iron Bridge, Ont.
Wm. A. Beattie	Manitowaning, Ont.
W. H. Whalen	Walford, Ont.
Geo. W. Emory	Gore Bay, Ont.

Officers:

Alex. Findlay, President	Echo Bay, Ont.
Chas. Young, Vice-President	Richard's Landing, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie, Ont.

Auditors:

C. W. McCrea	Sault Ste Marie, Ont.
C. V. Campbell	Sault Ste. Marie, Ont.

Unassessed premium note capital, \$24,240.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.....	\$2,133 80
Amount of unpaid fixed payments	376 00
Amount unpaid of fixed payments due in prior years (not extended)	\$14 50
Amount of premium notes in force after deducting all payments thereon and assessments levied	24,240 75
Total assets	<u>\$26,750 55</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$241 68	
Cash received by Company as membership fees		\$541 50
“ as fixed payments due in 1911		4,146 18
“ as fixed payments due in prior years		589 10
“ interest		1 66
“ transfer fees		11 50
Total receipts		\$5 289 94

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission		\$825 58
“ investigation of claims		32 25
“ premium on bonds		10 00
“ taxes		14 25
“ salaries, directors' and auditors' fees		407 75
“ statutory assessment and license fee		12 43
“ travelling expenses		174 10
“ printing, stationery and advertising		155 14
“ postage, telephone, telegrams and express		97 28
“ other expenses		73 90
Total expenses of management		\$1,802 68

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911		20 00
“ “ during 1911		1,492 00
“ rebate		83 14
Total expenditure		\$3,397 82

CURRENCY OF RISKS.

Three years.

Amount covered by Policies in force 31st December, 1911	\$1,216,805 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,394	\$1,200,317 00
Policies new and renewed during 1911	488	453,248 00
Gross number and amount in force during 1911	1,882	\$1,653,565 00
Less expired and cancelled in 1911	521	436,760 00
Net risks in force 31st December, 1911	1,361	\$1,216,805 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$35,152 03
Amount of all premium notes after deducting all payments thereon and assessments levied	24,240 75
Amount of premium notes received during the year 1911	13,572 44
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	4,146 18

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Adelbert JamiesonBoyle, Ont.
 Elijah DurhamSmithville, Ont.
 C. M. HonsburgerJordan Station, Ont.
 A. G. PettitGrimsby, Ont.
 Isaac JarvisBeamsville, Ont.
 W. A. GriffisSt. Catharines, Ont.

Officers:

Adelbert Jamieson, PresidentBoyle, Ont.
 Elijah Durham, Vice-PresidentSmithville, Ont.
 G. W. Tinlin, Secretary-TreasurerBeamsville, Ont.

Auditors:

Robert CruikshankBeamsville, Ont.
 J. D. AlbrightBeamsville, Ont.

Unassessed premium note capital, \$52,409.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$ 19 06	
Cash in Bank of Hamilton, Beamsville	957 31	
		\$976 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied	52,409 75	
Amount unpaid of fixed payments of 1911	391 68	
Total assets		<u>\$53,777 80</u>

LIABILITIES—NONE.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,522 20	
Cash received as fixed payments due in 1911		\$2,732 88
" due in prior years		40 08
" assessments levied in 1911		2,535 16
" borrowed money		900 00
" interest		13 14
" fees		1 00
Total receipts		<u>\$6,222 26</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' fees	\$ 32 40
“ statutory assessment and license fee	14 34
“ salaries, directors' and auditors' fees	354 80
“ interest	14 00
“ rent	25 00
“ printing and stationery	37 25
“ investigation of claims	7 50
“ postage, telephone, telegrams and express	54 50
<hr/>	
Total expenses of management	\$539 79

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	2,355 80
Cash paid for losses which occurred in 1911	2,965 70
“ rebates	6 80
“ in repayment of loan	900 00
<hr/>	
Total expenditure	\$6,768 09

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$1,676,381 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	941	\$1,507,856 00
Policies new and renewed during 1911	393	676,490 00
<hr/>		
Gross number and amount in force during 1911	1,334	\$2,184,346 00
Less expired and cancelled in 1911	315	507,965 00
<hr/>		
Net risks in force 31st December, 1911	1,019	\$1,676,381 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three years.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$59,523 24
Amount of all premium notes, after deducting all payments thereon and assessments levied	52,409 75
Amount of premium notes received during the year 1911	23,973 19
Payments on the premium notes of 1911 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	5,268 04
Notes for fixed payments unpaid at 31st December, 1911	391 68

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1889

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Martin	Binbrook, Ont.
P. H. Almas	Hamilton, Ont.
C. E. Horning	Hannon, Ont.
A. Blaxill	Abingdon, Ont.
J. M. Stewart	Grimsby, Ont.
Joseph J. Fletcher	Hannon, Ont.
R. H. Dewar	Fruitland, Ont.
F. Ecker	N. Glanford, Ont.
Wm. Hossack	Southcote, Ont.

Officers:

Wm. Martin, President	Binbrook, Ont.
P. H. Almas, Vice-President	Hamilton, Ont.
J. F. Felker, Secretary-Treasurer	Stoney Creek, Ont.

Auditors:

W. B. Switzer	Binbrook, Ont.
A. E. Walker	Stoney Creek, Ont.

Unassessed premium note capital, \$120,555.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate	\$ 400 00
Amount cash on hand at head office	\$266 89
Actual cash in Traders Bank, Stoney Creek	5,014 17
	<hr/>
	5,281 06
Amount unpaid of assessments levied during 1911	543 67
Amount of premium notes in force after deducting all payments thereon and assessments levied	120,555 06
	<hr/>
Total assets	\$126,779 79

LIABILITIES—NONE.

RECEIPTS.

Cash balance at 31st December (not extended),	\$7,773.97	
Cash received for assessments which were levied in 1911		\$5,779 01
“ assessments which were levied before 1911		491 41
“ interest		165 05
“ transfer fees		9 50
Total receipts		<u>\$6,444 97</u>

EXPENDITURE.

Expenses of management:

Amount paid for taxes		\$ 3 50
“ printing, stationery and advertising		69 75
“ statutory assessment and license fee		22 46
“ salaries, directors' and auditors' fees		611 00
“ travelling expenses		17 60
“ postage, telephone, telegrams, and express		59 25
“ all other expenses		15 00
Total expenses of management		<u>\$798 56</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		8,139 32
Total expenditure		<u>\$8,937 88</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years.	\$3,035,320 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,584	\$2,819,783 00
Policies new and renewed during 1911	595	1,189,340 00
Gross number and amount in force during 1911	2,179	4,009,123 00
Less expired and cancelled in 1911	538	973,803 00
Net risks in force at 31st December, 1911	1,641	<u>\$3,035,320 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by the Company and legally liable to assessment	Three year risks.	
Amount of all premium notes, deducting all payments thereon and assessments levied		\$120,555 06
Amount of premium notes received during the year 1911		51,764 87

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Hugh Allen	Richwood, Ont.
U. O. Kendrick	Cainsville, Ont.
John Collins	Burford, Ont.
A. W. Vansickle	Onondoga, Ont.
Joseph McIntyre	Brantford, Ont.
Francis Thompson	Onondaga, Ont.
Albert Barton	Brantford, Ont.
Edward Knight	Vanessa, Ont.
F. I. Patten, M.D.	St. George, Ont.

Officers:

U. O. Kendrick, President	Cainsville, Ont.
Edward Knight, Vice-President	Vanessa, Ont.
John H. Campbell, Secretary-Treasurer	Brantford, Ont.

Auditors:

Wm. Irwin	Brantford, Ont.
Joseph Moyle	Paris, Ont.

Unassessed premium note capital, \$124,614.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of cash at Head Office	\$7 37	
Cash in Canadian Bank of Commerce	8,880 99	
		\$8,888 36
Amount of unpaid fixed payments of 1911		402 97
Amount of unpaid assessment of 1911		1,093 78
“ assessment of prior years		37 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		124,614 00
Total assets		\$135,036 11

LIABILITIES—NONE.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,859 37	
Cash received for fixed payments of 1911		\$2,753 87
“ assessments levied in 1911		9,964 04
“ assessments levied prior to 1911		205 96
“ cancelled policies		60 00
Total receipts		<u>\$12,983 87</u>

EXPENDITURE.

Expenses of management

Amount paid for commission		\$1,363 37
“ taxes		15 21
“ investigation and adjustment of claims		21 20
“ travelling expenses		18 00
“ statutory assessment and license fee		34 83
“ printing, stationery and advertising		179 25
“ salaries, directors' and auditors' fees		921 40
“ postage, telephones, telegrams and express		104 75
“ all other		73 65
Total expenses of management		<u>\$2,731 66</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911		71 40
Cash paid for losses which occurred during 1911		3,151 82
Total expenditure		<u>\$5,954 88</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Four years.
Mutual	\$4,611,600 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,700	\$4,817,344 50
Policies new and renewed during 1911	659	1,216,910 00
Gross number and amount in force during 1911	3,359	6,034,254 50
Less expired and cancelled during 1911	797	1,422,654 00
Net risks in force 31st December, 1911	2,562	<u>\$4,611,600 50</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1911.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$139,137 24
Amount of all premium notes, after deducting all payments thereon and assessments levied	124,614 00
Amount of premium notes received during the year 1911	34,654 14

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Snider	Waterloo, Ont.
James Goldie	Guelph, Ont.
Hon. Archibald Campbell	West Toronto, Ont.
Alex. L. Noble	Norval, Ont.
Wm. Scott	Caledonia, Ont.
O. E. Willson	Dunnville, Ont.

Officers:

Wm. Snider, President	Waterloo, Ont.
James Goldie, Vice-President	Guelph, Ont.
Seneca Jones, Secretary-Treasurer	Hamilton, Ont.

Auditors:

Walter Anderson	Hamilton, Ont.
W. B. Anderson	Hamilton, Ont.

Unassessed premium note capital, \$111,006.64.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of mortgages	\$13,400 00
Bonds and debentures	152,867 12
Actual cash on hand at head office	\$ 3 15
Cash on deposit, to the Company's credit, not drawn against, in Traders Bank, Hamilton	19,893 99
	19,897 14
Amount unpaid of fixed payments of 1911	384 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	111,006 64
Amount interest accrued	3,111 40
Total assets	\$300,666 50

LIABILITIES.

Amount of adjusted losses	\$1,398 80
Amount of supposed or reported losses	2,000 00
Total liabilities	\$3,398 80

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$15,923.41	
Cash received as fixed payments of 1911		\$39,970 06
“ fixed payments due in prior years		753 20
“ interest		8,560 10
“ fees		48 07
“ from sale of investments (not extended)	\$7,526.48	
 Total receipts		<u>\$49,331 43</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs	\$	11 50
“ investigation and adjustment of claims		400 75
“ statutory assessment and license fee (Ontario)		13 70
“ license fees, other Provinces		259 05
“ printing, stationery and advertising		258 49
“ salaries, directors' and auditors' fees		7,213 59
“ postage, telephone, telegrams, express and exchange..		183 86
“ travelling expenses		439 37
“ fuel and light		12 59
“ taxes		24 60
“ rent		250 00
“ other expenses		148 96
 Total expenses of management		<u>\$9,216 46</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911		1,800 00
“ losses which occurred during 1911		25,161 24
“ rebate		1,939 04
“ re-insurance		315 00
“ refund to policyholders		6,352 44
“ for investments (not extended)	\$8,100.00	
 Total expenditure		<u>\$44,784 18</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year or less.	Three years.	Total.
Mutual	\$169,630 00	\$1,331,522 00	\$1,501,152 00
 Reinsurance.			
Mutual			25,000 00
 Net risks in force 31st December, 1911 ..			<u>\$1,476,152 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	416	\$1,405,549 00
Policies new and renewed during 1911	206	775,882 00
Gross number and amount in force during 1911	622	\$2,181,431 00
Less expired and cancelled in 1911	207	680,279 00
Net risks in force 31st December, 1911	415	\$1,501,152 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$5,689 00	\$173,721 40	\$179,410 40
Amount of all premium notes after deducting all payments thereon and assessments levied	2,919 49	108,087 15	111,006 64
Amount of premium notes received during the year 1911			81,435 40
Payments on premium notes of 1911, including all sums credited on said premium notes:			
Cash paid to 31st December, 1911....			18,081 06
Fixed payments unpaid 31st December, 1911			308 00

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

George H. Laird	Guelph, Ont.
Wm. J. Little	Hespeler, Ont.
John Worthington	Aberfoyle, Ont.
Peter Iles	Arkell, Ont.
Wm. H. Schultz	Puslinch, Ont.
John McKenzie	Corwhin, Ont.
Alexander McLean	Morrliston, Ont.
Allen Stewart	Crieff, Ont.
Hector Gilchrist	Arkell, Ont.

Officers:

George H. Laird, President	Guelph, Ont.
Wm. J. Little, Vice-President	Hespeler, Ont.
John Blake, Secretary-Treasurer	Aberfoyle, Ont.

Auditors:

William Nicoll	Puslinch, Ont.
John A. Cockburn	Aberfoyle, Ont.

Unassessed premium note capital, \$50,190 81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand, head office	\$80 01	
Cash on deposit to Company's credit in Bank of Commerce, Guelph	633 73	\$713 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied		50,190 81
Amount unpaid of assessments of 1911		174 15
Amount unpaid of assessments of prior years		4 80
Total assets		<u>\$51,083 50</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$2,615 24	
Cash received at taking of application held by agents for fees not extended)	\$279 00	
Cash received for assessment of 1911		\$1,947 52
“ assessments of prior years		183 15
“ interest		56 77
“ refund		2 00
Total receipts		<u>\$2,189 44</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents on application (not extended)	\$279 00	
Amount paid for commission		\$0 92
“ investigation of claims		15 50
“ statutory assessment and license fee		15 37
“ travelling expenses		14 00
“ printing, stationery and advertising		46 25
“ salaries, directors' and auditors' fees		114 00
“ postage, telephone, telegrams and express		33 75
“ extra services, Secretary		50 00
“ Underwriters' Association fee		4 00
“ caretaker		2 00
“ Sundries		0 40
Total expenses of management		<u>\$296 19</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1911		3 00
“ losses which occurred during 1911		3,786 60
“ rebate		5 15
Total expenditure		<u>\$4,090 94</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual		Three years. \$1,769,835 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	757	\$1,674,685 00
Policies new and renewed during 1911	279	676,145 00
Gross number and amount in force during 1911	1,036	\$2,350,830 00
Less expired and cancelled in 1911	285	580,995 00
Net risks in force 31st December, 1911	751	<u>\$1,769,835 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$53,905 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,190 81
Amount of premium notes received during the year 1911.....	20,724 35

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

John McNabb	Rockwood, Ont.
Ernest Parkinson	Guelph, Ont.
Leonard McDougall	Everton.
F. B. Anderson	Fergus, Ont.
Charles Benham	Rockwood, Ont.
John Grieve	Speedside, Ont.

Officers:

John McNabb, President	Rockwood, Ont.
E. Parkinson, Vice-President	Guelph, Ont.
Robert Scott, Secretary-Treasurer	Eramosa, Ont.

Auditors:

Jos. J. Aldous	Rockwood, Ont.
S. Duffield	Eramosa, Ont.

Unassessed premium note capital, \$52,190.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand, head office	\$36 06	
Cash on deposit to the Company's credit, not drawn against, in the Traders Bank, Rockwood	6,677 12	
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph	574 92	
		<hr/>
		\$7,288 10
Amount unpaid of instalments of 1911		282 55
Amount of prior years (not extended)	\$94 67	
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$52,190 50	
Less residue of premium notes given by Company for re-in- surance	3,059 30	49,131 20
		<hr/>
Total assets		<u>\$56,701 85</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$6,993 30
Cash received as fixed payments of 1911	\$2,031 70
“ fixed payments of prior years	207 68
“ interest	207 06
“ re-insurance on loss	12 90
Total receipts	<u>\$2,459 34</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$172 25
“ investigation of claims	14 00
“ statutory assessments and license	12 14
“ printing, stationery, advertising	64 00
“ postage, telephones, telegrams and express	16 20
“ salaries, directors' and auditors' fees	178 00
“ rent of room for Board meeting	4 00
“ travelling expenses	5 00
“ other expenses	4 00
Total expenses of management	<u>\$469 59</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	1,523 15
“ re-insurance	132 30
“ rebates	39 50
Total expenditure	<u>\$2,164 54</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years. \$1,207,745 00
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Less Re-insurance.

On mutual system	67,150 00
Net risks actually carried by Company, at 31st December, 1911	<u>1,140,595 00</u>

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1910	548	\$1,153,120 00
Policies new and renewed during 1911	203	422,275 00
Gross number and amount in force during 1911	751	\$1,575,395 00
Less expired and cancelled in 1911	183	367,650 00
Net risks in force 31st December, 1911	568	<u>\$1,207,745 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by Company and legally liable to assessment	\$56,719 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	52,190 50
Amount of all premium notes received during 1911	19,906 50
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	2,031 70

Re-Insurance.

Amount of premium notes given for re-insurance	3,307 50
Less payments made thereon	248 20
	<hr/>
Residue of said premium notes for which the Company is still liable.....	\$3,059 30

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business, 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Colyer	Ingersoll, Ont.
James Henderson	Belton, Ont.
John Morden	Belton, Ont.
Charles Youngs	Youngsville, Ont.
Alex. McDonald	Embros, Ont.
Thomas Duffin	Thorndale, Ont.
James Stewart	Dorchester, Ont.
Geo. A. Munroe	Embros, Ont.
D. M. Cole	Lakeside, Ont.

Officers:

Jas. Henderson, President	Belton, Ont.
Geo. A. Munroe, Vice-President	Embros, Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Auditors:

W. W. Day	Thamesford, Ont.
D. Lawrence	Thamesford, Ont.

Unassessed premium note capital, \$224,183.38.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Stock in Nissouri Telephone Company		\$20 00
Amount of cash on hand	\$23 79	
Amount of cash in Traders' Bank, Thamesford	840 44	
		<hr/>
		864 23
Amount unpaid of assessments levied in 1911		1,272 32
Amount unpaid of assessments levied prior to 1911		1,027 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		224,183 38
		<hr/>
Total assets		<u>\$227,367 83</u>

LIABILITIES.

Amount of supposed or reported loss	\$500 00
Amount of retained balance premium notes	66 56
	<hr/>
Total liabilities	\$566 56
	<hr/> <hr/>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$4,488 50
Cash received for application fees	693 99
“ assessments levied in 1911	6,690 40
“ assessments levied before 1911	1,272 10
“ for interest	119 53
“ retained premiums	45 00
	<hr/>
Total receipts	\$8,821 02
	<hr/> <hr/>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$726 00
“ statutory assessment and license fee	35 58
“ printing, advertising, postage, etc.	289 32
“ rent	24 00
“ salaries, directors' and auditors' fees	593 00
“ investigation of claims	111 00
“ travelling expenses	15 00
“ fee Underwriters' Assn.; expenses of delegates, etc....	37 00
	<hr/>
Total expenses of management	\$1,830 90

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$405 78
Cash paid for losses which occurred during 1911	10,147 77
	<hr/>
Cash paid for rebate	10,553 55
	60 84
	<hr/>
Total expenditure	\$12,445 29
	<hr/> <hr/>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years. \$5,102,963 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,162	\$4,938,272 00
Policies new and renewed during 1911	802	1,864,615 00
Gross number and amount in force during 1911	2,964	\$6,802,887 00
Less expired and cancelled in 1911	798	1,699,924 00
Net risks in force 31st December, 1911	2,166	\$5,102,963 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by Company and legally liable to assessment	\$236,468 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	224,183 38
Amount of premium notes received during the year 1911	86,328 00

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Fred. Willert	Dashwood, Ont.
Wm. Lamont	Blake, Ont.
John Sheritt	Harpley, Ont.
Wm. Consit	Hills Green, Ont.
Benjamin Surarus	Zurich, Ont.
John E. Sparrow	Varna, Ont.
J. C. Kalbfleisch	Zurich, Ont.
Christian Stade	Dashwood, Ont.
George McEwen	Hensall, Ont.

Officers:

John E. Sparrow, President	Varna, Ont.
Geo. McEwen, Vice-President	Hensall, Ont.
Henry Ellber, M.P.P., Manager	Crediton, Ont.

Auditors:

August G. Ehnes	Zurich, Ont.
Jacob Haberer	Zurich, Ont.

Unassessed premium note capital, \$174,277.11.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.	\$7,311 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied	174,277 11
Total assets	<u>\$181,588 55</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended).....	\$9,448 28
Cash received as fixed payments of 1911	752 71
Cash received for interest	212 96
Total receipts	<u>\$965 67</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$139 50
“ investigation and adjustment of claims	30 70
“ statutory assessment and license fee	31 95
“ printing, stationery and advertising	149 45
“ salaries, directors' and auditors' fees	312 50
“ travelling expenses	4 50
“ postage, telephone, telegrams and express	90 08
“ rent	25 00
“ other expenses	3 00
Total expenses of management	<u>\$786 68</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	2,307 81
Cash paid for rebate	8 02
Total expenditure	<u>\$3,102 51</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Four years. \$4,492,010 00
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MOVEMENT IN RISKS

Mutual System.	Number	Amount
Policies in force 31st December, 1910	1,937	\$4,351,535 00
Policies new and renewed during 1911	595	1,346,060 00
Gross number and amount in force during 1911	2,532	\$5,697,595 00
Less expired and cancelled in 1911	537	1,205,585 00
Net risks in force 31st December, 1911	1,995	<u>\$4,492,010 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1911

Four year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$134,114 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	174,277 11
Amount of premium notes received during the year 1911	55,334 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	752 71

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Charles Williams	Tillsonburg, Ont.
James Little	Ingersoll, Ont.
J. G. Currie	Ingersoll, Ont.
R. W. Brink	Woodstock, Ont.
John Baxter	Brownsville, Ont.
Frank Harris	Mt. Elgin, Ont.

Officers:

John Baxter, President	Brownsville, Ont.
R. W. Brink, Vice-President	Woodstock, Ont.
T. R. Mayberry, M.P.P., Secretary-Treasurer	Ingersoll, Ont.

Auditors:

W. A. Elliot	Ingersoll, Ont.
J. A. Morrison	Mt. Elgin, Ont.

Unassessed premium note capital, \$77,774.39.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$894 68	
Cash in Traders' Bank, Ingersoll	4,077 47	
		\$4,972 15
Amount unpaid of fixed payments of 1911		665 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		77,774 39
Total assets		\$83,412 44

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, (not extended)	\$4,794 38	
Cash received as fixed payments of 1911		\$3,555 36
“ as fixed payments of prior years		52 48
“ for interest		121 60
“ for special premiums		4 20
Total receipts		\$3,733 64

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	\$18 00
“ investigation and adjustment of claims	26 00
“ salaries, directors’ and auditors’ fees	470 50
“ printing, stationery and advertising	23 00
“ postage, telephone, telegrams and express	45 70
“ rent	32 00
“ travelling expenses	10 00
“ other expenses of management	12 00
Total expenses of management	\$637 20

Miscellaneous payments:

Cash paid for losses which occurred in 1911	2,861 93
“ rebate	56 74
Total expenditure	\$3,555 87

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

Three years.

Mutual	\$2,135,997 00
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MOVEMENT IN RISKS.

Mutual System.

Number. Amount.

Policies in force 31st December, 1910	890	\$2,098,580 00
Policies new and renewed during 1911	303	763,225 00
Cross number and amount in force during 1911	1,193	\$2,861,805 00
Less expired and cancelled in 1911	324	725,808 00
Net risks in force 31st December, 1911	869	\$2,135,997 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three year risks

Amount of face of all premium notes held by Company and legally liable to assessment	\$86,724 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	77,774 39
Amount of premium notes taken during the year 1911	30,978 60
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,552 95

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

John Cornell	Hawtreys, Ont.
F. W. Vardon	Springford, Ont.
J. R. Johnson	Springford, Ont.
A. W. Smith	Northfield Centre, Ont.
William Schell	Woodstock, Ont.
V. Ficht	Oriel, Ont.
Jas. E. Carroll	Norwich, Ont.
John Topham	Burgessville, Ont.
P. Slattery	Eastwood, Ont.

Officers:

F. W. Vardon, President	Springford, Ont.
P. Slattery, Vice-President	Eastwood, Ont.
H. Van Valkenburg, Secretary	Norwich, Ont.

Auditors:

John McKee	Norwich, Ont.
A. W. De Long	Norwich, Ont.

Unassessed premium note capital, \$138,925.52.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at Head Office	\$43 19	
Cash in Molsons Bank, Norwich, Ont	4 62	
“ Traders Bank, Norwich, Ont.	91 68	
		\$139 49
Amount of premium notes in force, after deducting all payments thereon and assessments levied		138,925 52
Amount unpaid of fixed payments of 1911		1,211 88
Amount unpaid of prior years (not extended)	\$57 00	
Total assets		<u>\$140,276 89</u>

LIABILITIES.

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

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$621 31
Cash received for application fees	\$499 00
“ fixed payments of 1911	7,661 46
“ fixed payments of prior years	262 34
“ interest	9 13
“ borrowed money	3,500 00
Total receipts	<u>\$11,931 93</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$599 90
“ investigation of claims	67 50
“ interest	63 90
“ salaries, directors' and auditors' fees	796 80
“ stationery, printing, advertising and calendars	178 33
“ postage, telephone, telegrams and express	145 50
“ rent	51 00
“ taxes	11 63
“ statutory assessment and license	29 22
“ travelling expenses	27 65
Total expenses of management	<u>\$1,971 43</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1911	7,216 80
“ rebate	225 52
“ in repayment of loan	3,000 00
Total expenditure	<u>\$12,413 75</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Four years.
Mutual	\$4,143,172 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,834	\$3,911,650 00
Policies new and renewed during 1911	547	1,189,132 00
Gross number and amount in force during 1911	2,381	\$5,100,782 00
Less expired and cancelled in 1911	481	957,610 00
Net risks in force 31st December, 1911	1,900	<u>\$4,143,172 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$157,786 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	138,925 52
Amount of premium notes received during the year 1911	50,532 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

John Muterer	Rayside, Ont.
Alex. Smith	Embro, Ont.
John Bolton	Wildwood, Ont.
James Green	Brooksdale, Ont.
Robert McLeod	Bennington, Ont.
William Smith	Woodstock, Ont.
Columbus Ross	Embro, Ont.
John C. McPherson	Kintore, Ont.
James G. Calder	Kintore, Ont.

Officers:

John Muterer, President	Rayside, Ont.
Alexander Smith, Vice-President	Embro, Ont.
James Munro, Secretary-Treasurer	Embro, Ont.

Auditors:

E. L. Sutherland	Embro, Ont.
A. L. Murray	Embro, Ont.

Unassessed premium note capital, \$69,728.37.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$9 06	
Cash in Traders' Bank, Embro, Ont.	116 23	
Cash in Farmers' Bank, Embro	\$2,352 69	
		\$2,477 98
Amount unpaid of assessment of 1911		145 47
Amount unpaid of assessments of prior years (not extended)	147 89	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		69,728 37
Total assets		\$72,351 82

LIABILITIES.

Amount of supposed or reported losses	\$2,951 70
Amount of borrowed money	2,000 00
Amount of interest accrued	60 00
Total liabilities	<u>\$5,011 70</u>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$2,393 17	
Cash received from assessments during 1911		\$3,671 38
assessments in prior years		119 90
" borrowed money		4,900 00
Total receipts		<u>\$8,691 28</u>

EXPENDITURE.

Expenses of management:

Cash paid for printing, stationery and advertising	\$72 55
" statutory assessment and license	17 62
" bonus to agents on new risks	8 00
" law costs	216 00
" interest ..	117 85
" rent ..	18 00
" salaries, directors' and auditors' fees	374 50
" postage, telephones, telegrams and express	19 80
" mileage to agents, meetings of Board	15 00
" expenses delegates to Underwriters' Association and fee ..	13 00
" other expense ..	10 00
Total expenses of management	<u>\$882 32</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$22 55	
Cash paid for losses which occurred during 1911	3,301 60	
		<u>3,324 15</u>
Cash paid for repayment of loan		4,400 00
Total expenditure		<u>\$8,606 47</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year.	Two years.	Three years.	Total.
Mutual System	\$14,300 00	\$13,200 00	\$2,063,377 00	\$2,090,877 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,145	\$2,037,582 00
Policies new and renewed during 1911	364	734,415 00
Gross number and amount in force during 1911	1,509	\$2,771,997 00
Less expired and cancelled in 1911	358	681,120 00
Net risks in force 31st December, 1911	1,151	\$2,090,877 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	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	\$572 00	\$528 00	\$80,916 00	\$82,016 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	.....	.....	.....	\$69,728 37
Amount of premium notes received during the year 1911 .....	.....	.....	.....	28,711 00
Payments on premium notes of 1911, including all sums credited on said premium notes:				
Cash paid up to 31st December, 1911 .....	.....	.....	.....	3,671 38

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

George B. Webster	Rannoch, Ont.
David A. Johnson	Rannoch, Ont.
George Spearin	Berryland, Ont.
Robert Berry	Berryland, Ont.
David Paynter	Woodham, Ont.
James Moor	Kirkton, Ont.
George Hookway	Science Hill, Ont.
Duncan McVannel	St. Mary's, Ont.
George Hudson	Rannoch, Ont.

Officers:

George B. Webster, President	Rannoch, Ont.
David A. Johnson, Vice-President	Rannoch, Ont.
J. H. Jameson, Secretary-Treasurer	Rannoch, Ont.

Auditors:

R. W. Switzer	Rannoch, Ont.
J. J. Bellamy	Kirkton, Ont.

Unassessed premium note capital, \$41,812.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Molsons Bank, St. Mary's	\$694 55	
“ Bank of Montreal, St. Mary's, Ont.	775 83	
“ Traders Bank, St. Mary's, Ont.	921 13	
“ Merchants Bank, Granton, Ont.	412 23	
		\$2,803 74
Less over deposited by Secretary	9 20	
		\$2,794 54
Amount unpaid of assessments levied during 1911		327 69
Amount unpaid of assessments levied before 1911		28 42
Amount of premium notes in force, after deducting all payments thereon assessments levied		41,812 67
Total assets		\$44,963 32

LIABILITIES.—None

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$3,821 80	
Cash received for assessments levied in 1911		\$1,884 30
“ assessments prior to 1911		285 21
“ interest		70 03
Total receipts		<u>\$2,239 59</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims		\$16 00
“ statutory assessment and license		12 85
“ salaries, directors' and auditors' fees		87 00
“ printing, stationery and advertising		39 00
“ postage, telephone, telegrams and express		6 50
“ other expenses		29 00
Total expenses of management		<u>\$190 35</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		3,076 50
Total expenditure		<u>\$3,266 85</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

		Three years.
Mutual		\$1,388,485 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	669	\$1,302,425 00
Policies new and renewed during 1911	264	526,355 00
Gross number and amount in force during 1911	933	\$1,828,780 00
Less expired and cancelled in 1911	238	440,295 00
Net risks in force 31st December, 1911	695	<u>\$1,388,485 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes legally liable to assessment.....	\$45,660 74
Amount of all premium notes, after deducting all payments thereon and assessments levied	41,812 67
Amount of premium notes received during the year 1911	17,091 95
Payments on premium notes of 1911, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1911	1,884 30

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

N. Harrison	Castlemore, Ont.
Thomas McCartney	Caledon East, Ont.
John Cunningham	Norval, Ont.
H. Aikin Dolson	Alloa, Ont.
Moses Johnstone	Mt. Charles, Ont.
John Gardhouse	Highfield, Ont.
F. J. Jackson	Meadowvale, Ont.
Alex. Armstrong	Campbell's Cross, Ont.
J. A. McBride	Belfountain, Ont.

Officers:

N. Harrison, President	Castlemore, Ont.
J. Gardhouse, Vice-President	Highfield, Ont.
J. J. Stewart, Secretary ..	Brampton, Ont.
David Kirkwood, Treasurer	Brampton, Ont.

Auditors:

Thomas Hanna	Mono Road, Ont.
Ralph Crawford	Brampton, Ont.

Unassessed premium note capital, \$208,974.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$90 96	
Cash in Dominion Bank, Brampton	24,137 04	
		\$24,228 00
Amount unpaid of fixed payments of 1911		420 87
Amount unpaid for prior years (not extended)	\$56 82	
Cash in agents' hands		45 07
Amount of premium notes in force, after deducting all payments thereon and assessments levied		208,974 13
Amount of office furniture (not extended)	\$250 00	
Total assets		\$233,668 07

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$17,071 56	
Cash received as fixed payments of 1911		\$20,354 04
" as fixed payment for prior years		409 41
" for interest		591 95
" from agents		84 05
Total receipts		<u>\$21,439 45</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission		\$1,252 00
" salaries, directors' and auditors' fees		1,683 10
" fuel and light		48 50
" statutory assessment and license fee		49 16
" rent ..		206 00
" taxes ..		44 38
" printing, stationery and advertising		212 35
" investigation and adjustment of claims		209 75
" postage, telephone, telegrams and express		176 01
" travelling expenses		25 05
" law costs		4 01
" for other expenses		56 95
Total expenses of management		<u>\$3,967 26</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$49 00	
" losses which occurred during 1911	9,622 45	
		<u>9,671 45</u>
" rebate ..		644 30
Total expenditure		<u>\$14,283 01</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual ..	Four years.	\$7,436,800 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1910	3,463	\$7,131,320 00
Policies new and renewed during 1911	1,252	2,623,340 00
Gross number and amount in force during 1911	4,715	\$9,754,660 00
Less expired and cancelled in 1911	1,203	2,317,860 00
Net risks in force 31st December, 1911	3,512	<u>\$7,436,800 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$253,755 89
Amount of all premium notes on Policies in force 31st December, 1911, after deducting all payments thereon and assessments levied	208,974 13
Amount of premium notes received during the year 1911	89,600 62
Payments on the premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	7,168 54

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

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Louis E. Parnall	Burford, Ont.
John F. Master	New Dundee, Ont.
Theron Buchanan, Sr.	Galt, Ont.
Geo. R. Barrie	Galt, Ont.
S. G. Kitchen	St. George, Ont.
James L. Robertson	Freelton, Ont.
Jno. Allan	Sheffield, Ont.
J. S. Clemens	Hespeler, Ont.
Joseph Betzner	Copetown, Ont.

Officers:

Joseph Betzner, President	Copetown, Ont.
Theron Buchanan, Vice-President	Galt, Ont.
Wm. Fleming, Secretary-Treasurer	Galt, Ont.

Auditors:

Wm. Cowan	Galt, Ont.
J. Taylor, Jr.	Galt, Ont.

Unassessed premium note capital, \$223,146 52

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of mortgages		\$6,700 00
Cash in Bank of Commerce, Galt (savings account)	\$8,396 49	
“ “ “ (current account)	7 15	
		8,403 64
Amount unpaid of assessments levied during 1911		745 92
“ unpaid of prior years		37 88
“ of premium notes in force, after deducting all payments thereon and assessments levied		223,146 52
“ office furniture and safe (not extended)	\$250 00	
“ renewal fees		34 00
Total assets		<u>\$239,067 96</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$2,526 70	
Cash received for application fees		\$652 00
“ assessments levied in 1911		8,730 29
“ assessments levied in years prior to 1911		305 60
“ interest		415 77
“ lapsed and cancelled policies		20 54
“ renewal fees of 1910		11 00
Total receipts		<u>\$10,135 20</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee		\$37 89
“ printing, stationery and advertising		189 04
“ rent		80 00
“ taxes (municipal and government)		12 34
“ salaries, directors' and auditors' fees		1,645 27
“ postage telephone, telegrams and express		105 60
“ investigation and adjustment of claims		41 40
“ travelling expenses, meeting Underwriters' Association		15 20
“ fuel and light		8 10
“ expenses board meeting		71 65
“ expenses of committee meeting		32 90
“ collecting assessments		30 00
“ Mutual Underwriters' fee		8 00
“ other expenses of management		16 88
Total expenses of management		<u>\$2,294 27</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$5 00	
“ “ “ during 1911	1,958 99	
		<u>1,963 99</u>
Total expenditure		<u>\$4,258 26</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December 1911.

	Four years.
Mutual	\$5,569,855 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,143	\$5,311,860 00
Policies new and renewed during 1911	712	1,857,305 00
Gross number and amount in force during 1911	2,855	\$7,169,165 00
Less expired and cancelled in 1911	653	1,599,310 00
Net risks in force 31st December, 1911	2,202	<u>\$5,569,855 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$241,302 00
Amount of all premium notes, after deducting all payments thereon and assessment levied	223,146 52
Amount of premium notes received during the year 1911	79,943 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,333 24

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

A. L. Kitchen	St. George, Ont.
Murdo Lillico	Ayr, Ont.
Robert McCrow	Princeton, Ont.
John Shiel	Galt, Ont.
John Folsetter	Paris Station, Ont.
George D. Black	Ayr, Ont.

Officers:

Gec. D. Black, President	Ayr, Ont.
John Folsetter Vice-President.....	Paris Station, Ont.
Joseph Wrigley, Secretary-Treasurer	Ayr, Ont.

Auditors:

Wm. Bickell	Ayr, Ont.
Thomas Mitchell	Ayr, Ont.

Unassessed premium note capital, \$147,484.21.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Bank of Commerce, Ayr	\$4,576 37	
Cash in Union Bank, Ayr	1,613 78	
Cash in Reliance Loan and Savings Co., Ayr	2,053 25	
		<hr/>
		\$8,243 40
Amount unpaid of assessments of 1911		49 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied		147,484 21
		<hr/>
Total assets		\$155,776 91

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$6,851 45	
Cash received for fees		\$324 00
“ assessments of 1911		5,059 09
“ assessments of prior years		37 57
“ interest ..		173 92
		<hr/>
Total receipts		\$5,594 58

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses	\$10 00
“ statutory assessment and license	26 27
“ taxes	3 20
“ rent	2 00
“ salaries, directors’ and auditors’ fees	1,009 75
“ printing, stationery and advertising	85 92
“ postage telephone, telegrams and express	55 85
“ fee Underwriters’ Association	6 00
“ law costs	5 00
Total expenses of management	<u>\$1,203 99</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1911	2,998 64
Total expenditure	<u>\$4,202 63</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

Four years.

Mutual	\$3,661,210 00
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MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1910	1,194	\$3,434,750 00
Policies taken during 1911	378	1,022,285 00
Gross number and amount in force during 1911	1,572	\$4,457,035 00
Less expired and cancelled in 1911	307	795,825 00
Net risks in force 31st December, 1911	1,265	<u>\$3,661,210 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in front 31st December, 1911.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 157,474 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	147,484 21
Amount of premium notes received during the year 1911	43,574 25
Payments on premium notes of 1911, including all sums credited on said premium notes viz:	
Cash paid up to 31st December, 1911	1,742 97

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Suhring	Sebringville, Ont.
John Murray	Avonton, Ont.
Charles Baird	Motherwell, Ont.
James Muir	Avonbank, Ont.
John Dempsey	Fairview, Ont.
Peter Foley	Rostock, Ont.

Officers:

Wm. Suhring, President	Sebringville, Ont.
John Murray, Vice-President	Avonton, Ont.
Peter Smith, Secretary-Treasurer	Stratford, Ont.

Auditors:

D. K. Erb	Sebringville, Ont.
Geo. Armstrong	Avonton, Ont.

Unassessed premium note capital, \$73,459.47.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Sterling Bank, Sebringville	\$3,212 68
Amount unpaid of assessment of 1911	384 84
Amount unpaid, assessment of prior years	6 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	73,459 47
Total assets	<u>\$77,063 19</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$2,532 98
Cash received for assessments levied in 1911	\$3,125 68
“ assessments levied in prior years	654 96
“ interest	67 04
Total receipts	<u>\$3,847 68</u>

EXPENDITURE.

Expenses of management:

Amount paid for rent	\$ 4 00
“ law costs	10 00
“ statutory assessment and license	20 71
“ travelling expenses	24 00
“ salaries, directors' and auditors' fees	282 20
“ printing, stationery and advertising	23 07
“ postage, telephone, telegrams and express	14 89
“ investigation of claims	10 70
“ other expenses	8 30

Total expenses of management \$397 87

Miscellaneous payments:

Amount paid for losses which occurred prior to 1911	\$14 00
Amount paid for losses incurred in 1911	2,756 11
	2,770 11

Total expenditure \$3,167 98

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	<u>\$2,647,930 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	959	\$2,537,846 00
Policies new and renewed during 1911	342	900,685 00
Gross number and amount in force during 1911	1,301	\$3,438,531 00
Less expired and cancelled in 1911	326	790,601 00
Net risks in force 31st December, 1911	975	<u>\$2,647,930 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$79,437 90
Amount of all premium notes on policies in force 31st December, 1911, after deducting all payments thereon and assessments levied	73,459 47
Amount of premium notes received during the year 1911	27,020 55
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	3,125 68

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

A. E. Haville	Rainham, Ont.
J. Honsberger	South Cayuga, Ont.
Henry Reicheld	Fisherville, Ont.
Christian Ebert	Fisherville, Ont.
Daniel Culver	Rainham Centre, Ont.
John Featherstone	Rainham, Ont.
Jacob Schaffer	Kohler, Ont.
James Lyons	Byng, Ont.
Alex. Hicks	Port Maitland, Ont.
John Gloyd	Rainham, Ont.
Wm. Holland	Rainham, Ont.

Officers:

A. E. Haville, President	Rainham, Ont.
Joshua Honsberger, Vice-President	South Cayuga, Ont.
Edwin Hoover, Secretary-Treasurer	Selkirk, Ont.

Auditors:

Samuel Norrington	Rainham, Ont.
Leander F. Culver	Rainham Centre, Ont.

Unassessed premium note capital, \$67,308.32.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand	\$126 92	
Cash in Bank of Commerce, Dunnville	22 51	
“ Bank of Commerce, Cayuga	37 70	
“ Bank of Hamilton, Selkirk, Ont.	963 46	
		\$1,150 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied		67,308 32
Amount of agents' balance of 1911		79 49
Amount of unpaid assessments of prior years (not extended)..	\$356 49	
Office furniture and safe (not extended)	95 00	
Total assets		\$68,538 40

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,186 25
Cash received at taking of applications:	
Held by agents for fees (not extended)	\$210 50
Received at head office	\$210 50
Cash received as fixed payments of 1911	429 62
" fixed payments of prior years	9 79
" assessments prior to 1911	26 60
" for interest	27 00
 Total receipts	 <u>\$703 51</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' fees (not extended)	\$210 50
" fuel	\$ 2 00
" statutory assessment and license	15 07
" printing, stationery and advertising	22 50
" salaries of directors' and auditors' fees	354 70
" travelling expenses	5 00
" postage, telegrams and express	25 00
" fee and expenses Underwriters' Association.....	12 50
" Policy register and cash book	12 00
 Total expenses of management	 <u>\$448 77</u>

Miscellaneous payments:

Amount paid for losses which occurred in 1911	184 78
" rebate	10 12
" safe	95 50
 Total expenditure	 <u>\$739 17</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911,

	Four years.
Mutual	\$1,814,577 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	851	\$1,619,232 50
Policies new and renewed during 1911	306	632,690 00
 Gross number and amount in force during 1911	 1,157	 \$2,251,922 50
Less expired and cancelled in 1911	264	437,345 00
 Net risks in force 31st December, 1911	 893	 <u>\$1,814,577 50</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$83,319 97
Amount of all premium notes, after deducting all payments thereon and assessments levied	67,308 32
Amount of premium notes received during the year 1911	25,457 50
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	429 66

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

John Vester	Blenheim, Ont.
Christian Johnson	Kingsville, Ont.
Nelson H. Shepley	Port Alma, Ont.
Thomas Liddle	Wheatley, Ont.
Byron Robinson	Wheatley, Ont.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
D. H. Brown	Port Alma, Ont.
Thomas C. Renwick	Romney, Ont.
Samuel Burk	Blenheim, Ont.
Charles T. Sellars	Malden Centre, Ont.
Levi B. Marshall	Merlin, Ont.

Officers:

Christian Johnson, President	Kingsville, Ont.
David Fletcher, Vice-President	Fletcher, Ont.
Thomas C. Renwick, Secretary-Treasurer	Romney, Ont.

Auditors:

Thomas Robinson	Coatsworth, Ont.
Charles H. Renwick	Romney, Ont.

Unassessed premium note capital, \$48,556.73.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand	\$ 72 84	
Cash in Merchants Bank, Wheatley	6,548 99	
		\$6,621 83
Amount unpaid of fixed payments of 1911		293 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied		48,556 73
Amount of office furniture and safe (not extended)	\$140 00	
		\$55,471 66

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$5,103 81	
Cash received as fixed payments of 1911		\$3,948 68
“ fixed payments of prior years		305 05
“ interest		181 98
“ carpenter's risk		2 00
Total receipts		<u>\$4,437 71</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission		\$617 50
“ taxes		2 40
“ rent		19 00
“ travelling expenses		112 30
“ salaries, directors' and auditors' fees		349 40
“ investigation of claims		17 90
“ postage, telephone, telegrams and express		33 61
“ statutory assessment and license fee		14 75
“ printing, stationery and advertising		48 00
“ other expenses		4 00
Total expenses of management		<u>\$1,218 86</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		1,550 00
“ rebate		150 83
Total expenditure		<u>\$2,919 69</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual	\$5,100 00	\$13,700 00	1,717,385 00	\$1,736,185 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	968	\$1,575,245 00
Policies new and renewed during 1911	375	628,630 00
Gross number and amount in force during 1911	1,343	\$2,203,875 00
Less expired and cancelled in 1911	306	467,690 00
Net risks in force 31st December, 1911	1,037	<u>\$1,736,185 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year or less.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$394 10	\$363 90	\$59,696 30	\$60,454 30
Amount of all premium notes, after deducting all payments thereon and assessment levied	314 63	292 16	47,949 94	48,556 73 °
Amount of premium notes received during the year	351 30	254 55	20,871 98	21,477 83
Payments on premium notes of 1911, including all sums credited on said premium notes:				
Cash paid up 31st Dec., 1911...	70 95	41 71	3,836 02	3,948 68
Notes for fixed payments or assessments unpaid 31st December, 1911 .....	.....	8 16	284 94	293 10

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Maxwell HunterPt. Stanley, Ont.
 John G. ChapmanSt. Thomas, Ont.
 A. J. SilcoxFrome, Ont.
 Mungo McNabLawrence Station, Ont.
 Angus McLartySt. Thomas, Ont.
 Edgar SilcoxShedden, Ont.

Officers:

Edgar Silcox, PresidentShedden, Ont.
 Angus McLarty, Vice-PresidentSt. Thomas, Ont.
 John H. Sells, Secretary-TreasurerShedden, Ont.

Auditors:

Colin McArthur Southwold Station, Ont.
 Justin G. Moore Shedden, Ont.

Unassessed premium note capital, \$59,787.30.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$ 2 71	
Cash on deposit in Sterling Bank, Shedden, Ont.	596 73	
		\$599 44
Amount unpaid of assessments levied during 1911		493 78
Amount unpaid of assessments levied in prior years (not extended)	\$109 10	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		59,787 30
Total assets		\$60,880 52

LIABILITIES.

Amount of supposed losses		\$125 00
Total liabilities		\$125 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,178 80	
Cash received for assessments levied in 1911		\$4,832 80
“ assessments levied prior to 1911		446 90
“ interest		5 64
“ borrowed money		1,860 30
Total receipts		<u>\$7,145 64</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission		\$53 50
“ interest		60 30
“ statutory assessment and license		15 85
“ printing, stationery, advertising		13 60
“ salaries, directors' and auditors' fees		327 00
“ postage, telephone, telegrams and express		24 10
“ rent		8 00
Total expenses of management		<u>\$502 35</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1911	\$2,150 00	
“ losses which occurred during 1911	3,189 40	
		<u>5,339 40</u>
“ rebate		22 95
“ in repayment of loan		1,860 30
Total expenditure		<u>\$7,725 00</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Four years.

Mutual	\$1,783,375 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	805	\$1,752,250 00
Policies new and renewed during 1911	243	545,225 00
Gross number and amount in force during 1911	1,048	\$2,297,475 00
Less expired and cancelled in 1911	247	514,100 00
Net risks in force 31st December, 1911	801	<u>\$1,783,375 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$71,335 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	59,787 30
Amount of premium notes received during the year 1911	21,809 00
Amount of premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	4,832 80

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Alex. M. Mason	Wabash, Ont.
H. J. French	Dresden, Ont.
W. J. Mitton	Thamesville, Ont.
James Vance	Thamesville, Ont.
C. E. Bodkin	Florence, Ont.
J. W. Simpson	Tupperville, Ont.
Harry Lorrigan	Eberts, Ont.
Robert Forsyth	Eberts, Ont.
Peter Ennett	Turnerville, Ont.

Officers:

Alex. M. Mason, President	Wabash, Ont.
H. J. French, Vice-President	Dresden, Ont.
G. A. Fraser, Secretary-Treasurer	Thamesville, Ont.

Auditors:

John Coutts	Thamesville, Ont.
J. C. Harris	Florence, Ont.

Unassessed premium note capital, \$11,731.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand in head office	\$7 13	
Cash in Merchants Bank, Thamesville, Ont.	553 20	
		\$560 33
Amount of unpaid fixed payments of 1911		14 40
Amount of premium notes, after deducting all payments thereon and assessments levied		11,731 35
Total assets		<u>\$12,306 08</u>

LIABILITIES.—None.

RECEIPTS

Cash balance at 31st December, 1910 (not extended)	\$88 30	
Cash received by company as fixed payments due in 1911		\$818 27
Cash received by company as fixed payments due in prior years		5 00
Cash received by fees		1 25
Total receipts		<u>\$824 52</u>

EXPENDITURE.

Expenses of management:	
Cash paid for statutory assessment and license fee	\$6 12
“ salaries	167 50
“ printing, stationery and advertising	16 50
“ postage, telephone, telegrams and express	5 70
“ other expenses of management	9 15
Total expenses of management	<u>\$204 97</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1911	57 00
“ re-insurance	81 57
“ rebates	8 95
Total expenditure	<u>\$352 49</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	\$429,816 00
Less re-insurance	12,741 67
Net risks	<u>\$417,074 33</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	108	\$180,170 00
Policies new and renewed during 1911	145	264,176 00
Gross number and amount in force at any time during 1911	252	\$444,346 00
Deduct expired and cancelled in 1911	7	14,530 00
Net risks in force at 31st December, 1911	245	<u>\$429,816 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$12,893 48
Amount of premium notes, after deducting all payments thereon and assessments levied	11,731 35
Amount of premium notes received during the year	7,925 28
Payments on premium notes of 1911, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1911	826 17
(b) Notes for fixed payments unpaid at 31st December, 1911	14 40

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Whitfield Teasdale	Cayuga, Ont.
E. R. Asher	Caistorville, Ont.
Thomas Howden	Conboyville, Ont.
Wm. A. Johnston	Empire, Ont.
James G. Lindsay	Caledonia, Ont.
Jno. Bell	Glanford Station, Ont.

Officers:

E. R. Asher, President	Caistorville, Ont.
Thomas Howden, Vice-President	Conboyville, Ont.
Isaac Hanson, Secretary-Treasurer	Blackheath, Ont.

Auditors:

John Thompson	York, Ont.
Thomas Peart	York, Ont.

Unassessed premium note capital, \$61,175.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand, Head Office	\$19 71	
Cash in Standard Bank, Caledonia	2,537 49	
		<hr/>
		\$2,557 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		61,175 57
		<hr/>
Total assets		<u>\$63,732 77</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$3,768 65	
Cash received at taking of application:		
Held by agents as fees (not extended)	392 00	
Cash received for assessments levied in 1911		\$91 26
Cash received for interest		81 91
Cash received for transfer fees		11 08
		<hr/>
Total receipts		<u>\$184 25</u>

EXPENDITURE.

Expenses of management:

Amount paid for Law expenses	\$1 00
“ statutory assessment and license	17 45
“ rent	15 00
“ printing, stationery and advertising	41 25
“ salaries, directors' and auditors' fees	367 80
“ postage, telephone, telegrams and express ..	
“ other expenses	4 00
Total expenses of management	\$467 23

Miscellaneous payments:

Amount paid for losses which occurred during 1911	928 47
Total expenditure	\$1,395 70

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

	Three years.
Mutual	\$2,124,835 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,077	\$2,010,780 00
Policies new and renewed during 1911	392	749,210 00
Gross number and amount in force during 1911	1,469	\$2,759,990 00
Less expired and cancelled in 1911	357	635,155 00
Net risks in force 31st December, 1911	1,112	\$2,124,835 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$64,622 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	61,175 57
Amount of premium notes received during the year 1911	22,741 20

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Werner Youngblut	Tavistock, Ont.
Leonard Schaefer	Tavistock, Ont.
A. H. Goring	Woodstock, Ont.
Werner Mogk	Tavistock, Ont.
Conrad Wilkes	Tavistock, Ont.
Edw. Caister	Tavistock, Ont.
J. C. Stewart	Brocksden, Ont.
John Paff	Stratford, Ont.
J. A. Fraser	Shakespeare, Ont.

Officers:

Werner Youngblut, President	Tavistock, Ont.
Leonard Schaefer, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Auditors:

H. J. Mansz	Tavistock, Ont.
James Smith	Shakespeare, Ont.

Unassessed premium note capital, \$179,574.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand, Head Office	\$159 15	
Cash in Standard Bank, Tavistock	6,329 50	
		\$6,488 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		179,574 42
Amount unpaid of assessments of 1911		324 92
Amount unpaid of assessments of prior years (not extended)	\$56 82	
Total assets		\$186,387 99

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$6,262 90	
Cash received for assessments levied during 1911		\$4,326 05
Cash received for assessments levied prior to 1911		401 26
Cash received for interest		157 53
Total receipts		\$4,884 84

EXPENDITURE.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees	\$345 50
“ statutory assessment and license fee	27 71
“ printing, stationery and advertising	100 10
“ postage, telephone, telegrams and express	45 98
“ travelling expenses	16 00
“ rent	15 00
“ investigation of claims	73 95
“ fee, Underwriters' Association	6 00
“ other expenses	80 00
Total expenses of management	<u>\$710 24</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	3,948 85
Total expenditure	<u>\$4,659 09</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

Mutual	Four year. \$3,766,720 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,450	\$3,666,840 00
Policies new and renewed during 1911	447	1,166,580 00
Gross number and amount in force during 1911	1,897	\$4,833,420 00
Less expired and cancelled in 1911	446	1,066,700 00
Net risks in force 31st December, 1911	1,451	<u>\$3,766,720 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$188,336 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	179,574 42
Amount of premium notes received during the year 1911	58,329 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1911	1,098 93:

MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Wm. L. Corbett	Brinsey, Ont.
John D. Drummond	Ailsa Craig, Ont.
Ninian Grieve	Moray, Ont.
Weston Maguire	Maguire, Ont.
A. E. Taylor	McInnes.
Alexander W. Smith	Maple Lodge, Ont.
John Potter	Lieury, Ont.
John Niblock	Parkhill, Ont.
John Robinson	West McGillivray, Ont.

Officers:

William L. Corbett, President	Brinsey, Ont.
J. D. Drummond, Vice-President	Ailsa Craig, Ont.
W. T. Amos, Secretary-Treasurer	Lieury, Ont.

Auditors:

George Hindmarsh	Ailsa Craig, Ont.
David Robinson	Ailsa Craig, Ont.

Unassessed premium note capital, \$12,667.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of cash at Head Office	\$63 75	
Amount of cash on deposit at Bank of Commerce, Parkhill..	5,166 68	
		\$5,230
Amount of unpaid fixed payments of 1911		177
" prior years (not extended)	\$7 50	
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	12,667 49	
Less residue of premium notes given by Company for re- insurance	37 50	
		12,629
		\$18,037

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$4,438 81	
Cash received as fixed payments of 1911		\$1,084 20
Cash received as fixed payments of prior years		37 50
Cash received as interest		136 74
Total receipts		<u>\$1,258 44</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission		\$58 00
“ investigation and adjustment of claims		12 00
“ statutory assessment and license fee		8 47
“ salary, auditors' and directors' fees		156 00
“ postage and express		5 85
“ printing		26 00
Total expenses of management		<u>\$266 32</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$2 60	
Cash paid for losses which occurred during 1911	145 05	
		<u>147 65</u>
Cash paid for re-insurance		3 75
Cash paid for rebate		49 10
Total expenditure		<u>\$466 82</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

Mutual	Three years.	\$563,000 00
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Re-insurance.

On mutual system	\$1,500 00
Net risks actually carried by Company at 31st December, 1911	<u>\$561,500 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	423	\$560,760 00
Policies new and renewed during 1911	115	168,160 00
Gross number and amount in force during 1911	538	\$728,920 00
Less expired and cancelled in 1911	126	165,920 00
Net risks in force 31st December, 1911	412	<u>\$563,000 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessments	\$16,890 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	12,667 49
Amount of premium notes received during the year 1911	5,044 80
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,084 20
Notes for fixed payments unpaid	177 00
Re-insurance.	
Amount of premium notes given by Company for re-insurance	\$45 00
Less payments made thereon	7 50
Amount of residue of said premium notes for which the Company is still liable	<u>\$37 50</u>

MCKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

J. B. McLean	Seaforth, Ont.
James Connolly	Goderich, Ont.
Wm. Rinn	Constance, Ont.
Malcolm McEwen	Clinton, Ont.
Wm. Chesney	Egmondville, Ont.
James Evans	Beechwood, Ont.
John G. Grieve	Winthrop, Ont.
John Watt	Harlock, Ont.
John Bennewies	Brodhagen, Ont.

Officers:

J. B. McLean, President	Seaforth, Ont.
James Connolly, Vice-President	Goderich, Ont.
Thomas E. Hays, Secretary-Treasurer	Seaforth, Ont.

Auditors.

George Murdie	Seaforth, Ont.
John Govenlock	Seaforth, Ont.

Unassessed premium note capital, \$118,631.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash at Head Office	\$106 20	
Cash in Canadian Bank of Commerce, Seaforth	2,596 05	
		\$2,702 25
Amount unpaid of fixed payments of 1911		575 05
Amount unpaid of prior years (not extended)	\$108 15	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		118,631 35
Amount of office furniture and safe (not extended)	\$200 00	
Total assets		\$121,908 65

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,280 60	
Cash received for fixed payments of 1911		\$6,938 85
Cash received for fixed payments of prior years		256 70
Cash received for interest		24 75
Total receipts		<u>\$7,230 30</u>

EXPENDITURE.

Expenses of management:

Amount paid for postage, telephone, telegrams and express		\$27 00
“ commission		287 53
“ law costs		50
“ investigation of claims		43 70
“ statutory assessment and license		27 77
“ printing, stationery and advertising		132 48
“ salaries, officers' and directors' fees		694 10
“ rent		20 00
Total expenses of management		<u>\$1,233 08</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$150 00	
Cash paid for losses which occurred during 1911	4,284 45	4,434 45
“ rebate		141 15
Total expenditure		<u>\$5,808 68</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1911.

Mutual	Four years	\$3,695,890 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,996	\$3,677,610 00
Policies new and renewed during 1911	545	1,042,195 00
Gross number and amount in force during 1911	2,541	\$4,719,805 00
Less expired and cancelled in 1911	553	1,023,915 00
Net risks in force 31st December, 1911	1,988	<u>\$3,695,890 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment	\$140,487 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	118,631 00
Amount of premium notes received during the year 1911	41,711 00
Payments on premium notes of 1911, including all sums credited on said premium notes	
Amount paid up in cash to 31st December, 1911	2,089 65
Amount of fixed payments unpaid	683 20

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

J. L. Russell	Russeldale, Ont.
Wm. Roy	Bornholm, Ont.
T. Ryan	Dublin, Ont.
Wm. Brock	Winchelsea, Ont.
Robert Norris	Staffa, Ont.
Robert Gardiner	Farquhar, Ont.

Officers:

J. L. Russell, President	Russeldale, Ont.
Robert Gardiner, Vice-President	Farquhar, Ont.
Wm. A. Turnbull, Secretary-Treasurer	Farquhar, Ont.

Auditors:

John Kay	Farquhar, Ont.
J. S. Ballantyne	Farquhar, Ont.

Unassessed premium note capital, \$131,382.59.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of mortgage	\$5,000 00
Cash on hand at head office	\$83 97
Cash in Bank of Commerce, Exeter	7,890 08
	7,974 05
Amount unpaid of assessments levied during 1911	133 34
Amount of premium notes in force, after deducting all payments thereon and assessments levied	131,382 59
Total assets	\$144,489 93

LIABILITIES.

Unpaid loss	\$160 00
Total liabilities	\$160 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$10,064 64	
Cash received for assessments levied in 1911		\$6,790 67
“ assessments levied before 1911		107 90
“ interest		192 05
“ gasoline engine permits		57 76
Total receipts		<u>\$7,148 38</u>

EXPENDITURE.

Expenses of management:

Cash paid for travelling expenses		\$43 25
“ law costs		26 00
“ investigation and adjustment of claims		66 00
“ statutory assessment and license		33 69
“ salaries directors' and auditors' fees		510 27
“ printing, stationery and advertising		61 00
“ postage, telephone, telegrams and express		69 57
“ rent		30 00
Total expenses of management		<u>\$839 78</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$2 00	
“ losses which occurred during 1911	3,394 19	
		<u>3,396 19</u>
“ rebate		3 00
Total expenditure		<u>\$4,238 97</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	\$4,779,990 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,258	\$4,633,375 00
Policies new and renewed during 1911	565	1,205,385 00
Gross number and amount in force during 1911	2,823	\$5,838,760 00
Less expired or cancelled in 1911	538	1,058,770 00
Net risks in force 31st December, 1911	2,285	<u>\$4,779,990 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four years.
Amount of face of all premium notes legally liable to assessment.....	\$142,052 69
Amount of all premium notes, after deducting all payments thereon and assessments levied	131,382 59
Amount of premium notes received during the year 1911	35,904 62
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1911	6,848 43
Notes for fixed payments unpaid at 31st December, 1911	133 34

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Neil P. McIntyre	Ailsa Craig, Ont.
Neil Chisholm	Parkhill, Ont.
Wm. McCallum	Fernhill, Ont.
Fred. Barrett	Parkhill, Ont.
George Brock	Adelaide, Ont.
Alex. F. Ross	Nairn, Ont.
John Morrison	Parkhill, Ont.
Neil Galbraith	Lamon, Ont.
John McLeish	Keyser, Ont.

Officers:

Neil Chisholm, President	Parkhill, Ont.
Alex. F. Ross, Vice-President	Nairn, Ont.
George Cowie, Secretary-Treasurer	Sable, Ont.

Auditors:

Colin Fraser	Nairn, Ont.
Dougald Campbell	Fernhill, Ont.

Unassessed premium note capital, \$18,324.26.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand in head office	\$32 93	
“ Standard Bank at Parkhill	1,125 44	
		\$1,158 37
Amount unpaid of fixed payments in 1911		195 91
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$18,324 26	
Less residue given for re-insurance	69 75	
		18,254 51
Total assets		\$19,608 79

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended), \$909.50.	
Cash received as fixed payments of 1911	\$1,659 56
“ fixed payments of prior years	177 80
“ interest during 1911	28 49
Total receipts	<u>\$1,865 85</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission	\$85 50
“ statutory assessment and license	9 49
“ rent	1 00
“ law costs	0 50
“ investigation and adjustment of claims	8 00
“ printing, stationery and advertising	31 75
“ salaries, directors' and auditors' fees	148 00
“ postage, telephone, telegrams and express	16 92
Expenses of management	<u>\$301 16</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1911	1,290 15
“ re-insurance	11 25
“ rebate	14 42
Total expenditure	<u>\$1,616 98</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$729,651 00
Re-insurance Mutual System	3,100 00
Net risks	<u>\$726,551 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1910	484	\$724,436 00
Policies new and renewed during 1911	151	254,300 00
Gross number and amount in force during 1911	635	\$978,736 00
Less expired and cancelled in 1911	167	249,085 00
Net risks in force 31st December, 1911	468	<u>\$729,651 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$21,889 53
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,324 26
Amount of premium notes received during the year	7,629 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	606 68
Amount of premium notes given by Company for re-insurance	93 00
Less payments made thereon	23 25
Residue of said notes for which the Company is still liable	69 75

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Jno. H. Campbell	Crosshill, Ont.
J. W. Hartlieb	Bamberg, Ont.
Geo. F. Lackner	Hawkesville, Ont.
Samuel Cassel	New Hamburg.
L. Bowman	Conestoga, Ont.
C. S. Weber	Heidelberg, Ont.
Joseph B. Hagey	Preston, Ont.
Josiah Stauffer	Waterloo, Ont.
J. C. Hallman	New Dundee, Ont.
John Amos	Strasberg, Ont.
Jacob L. Umbach	Elmira, Ont.
Val. Otterbein	Heidelberg, Ont.

Officers:

J. W. Hartlieb, President	Bamberg, Ont.
John Amos, Vice-President	Strasberg, Ont.
Josiah Stauffer, Manager and Treasurer	Waterloo, Ont.

Auditors:

Menno S. Snyder	Bloomingtondale, Ont.
R. H. More	Hawkesville, Ont.

Unassessed premium note capital, \$432,809.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of mortgages		\$14,150 00
Cash on hand in head office	\$3 91	
Cash in Molsons Bank, Waterloo	480 25	
Cash in Bank of Toronto, Waterloo	1,485 00	
		1,969 16
Amount unpaid of assessments levied during 1911		1,283 16
“ unpaid of assessments levied in prior years		49 05
“ of premium notes in force, after deducting all payments thereon and assessments levied		432,809 42
Total assets		\$450,260 79

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$2,730 18	
Cash received for assessments levied in 1911		\$12,054 03
" assessments levied in years prior to 1911		829 35
" borrowed money		4,000 00
" interest ..		809 16
" from investments (payments on mortgages) not extended	\$600 00	
Total receipts		<u>\$17,692 54</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission (new applications)	\$1,216 00
" rent ..	125 00
" investigation and adjustment of claims	96 35
" interest ..	93 95
" statutory assessment and license fee	55 89
" printing, stationery and advertising	79 85
" salaries, directors' and auditors fees	1,084 40
" postage, telephone, telegrams and express	187 52
" fuel and light	15 00
" travelling expenses	46 35
" taxes ..	5 94
" other expenses	297 48
Expenses of management	<u>\$3,303 73</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	11,749 83
" in repayment of borrowed money	4,000 00
Total expenditure	<u>\$19,053 56</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual ..	Four years. \$8,904,823.00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	3,519	\$8,217,904 00
Policies new and renewed during 1911	1,195	2,900,726 00
Gross number and amount in force during 1911	4,714	\$11,118,630 00
Less expired or cancelled in 1911	979	2,213,807 00
Net risks in force 31st December, 1911	3,735	<u>\$8,904,823 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$460,570 00
Amount of all premium notes after deducting all payments thereon and assessments levied	432,809 42
Amount of premium notes received during the year 1911	147,272 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1911	12,054 03

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Alexander Stuart	St. Helen's, Ont.
John H. Kaake	Kincardine, Ont.
Timothy Griffin	Kintail, Ont.
Alexander Nicholson	Lucknow, Ont.
James Girvin	Nile, Ont.
Wm. P. Reed	Lanes, Ont.
Matthew Lockhart	Auburn, Ont.
John Cox	Porter's Hill, Ont
Robert Mellwain	Nile, Ont.

Officers:

Jno. H. Kaake, President	Kincardine, Ont.
James Girvin, Vice-President	Nile, Ont.
Thomas G. Allan, Secretary	Dungannon, Ont.
Thomas Stothers, Treasurer	Dungannon, Ont.

Auditors:

John Wilson	Auburn, Ont.
W. A. Wilson	Lucknow, Ont.

Unassessed premium note capital, \$160,434.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Actual cash on hand at Head Office	\$682 38	
“ in Sterling Bank, Dungannon	10,827 56	
		\$11,509 94
Amount unpaid of fixed payments of 1911		249 95
“ fixed payments of prior years (not ex- tended)	\$71 05	
Amount of premium notes in force after deducting all payments thereon and assessments levied		160,434 35
Total assets		\$172,194 24

LIABILITIES.—None.

RECEIPTS

Cash balance at 31st December, 1909 (not extended)	\$9,144 49	
Cash received for fixed payments of 1911		\$9,447 18
" fixed payments due in prior years		279 12
" for interest		277 30
" other sources		14 35
Total receipts		<u>\$10,017 95</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission		\$339 00
" rent		25 00
" statutory assessment and license		33 41
" printing, stationery and advertising		77 35
" salaries, directors' and auditors' fees		812 60
" postage, telephone, telegrams and express		101 59
" travelling expenses		132 60
" investigation of claims		83 50
" other expenses		60 00
Total expenses of management		<u>\$1,665 05</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911		1,270 00
" losses which occurred during 1911		4,507 39
" rebate		210 06
Total expenditure		<u>\$7,652 50</u>

CURRENCY OF RISKS.

	Four years.
Mutual	\$4,685,257 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,706	\$4,588,797 00
Policies new and renewed during 1911	705	1,223,560 00
Gross number and amount in force during 1911	3,411	\$5,812,357 00
Less expired and cancelled in 1911	731	1,127,100 00
Net risks in force 31st December, 1911	2,680	<u>\$4,685,257 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four years risk.
Amount of face of all premium notes held by Company and legally liable to assessment	\$187,420 28
Amount of all premium notes after deducting all payments thereon and assessments levied	160,434 35
Amount of premium notes received during the year 1911	48,942 40
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	2,447 12

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Robert Baird	Chesterfield, Ont.
Thos. E. West	Woodstock, Ont.
Charles D. Brown	Haysville, Ont.
John Walton	Woodstock, Ont.
Robert Smith	Hickson, Ont.
W. A. Beattie	Plattsville, Ont.
John Schlemmer	Ratho, Ont.
R. J. Thomas	Plattsville.
Benjamin Bickell	Walmer, Ont.

Officers:

Robert Baird, President	Chesterfield, Ont.
Thomas E. West, Vice-President	Woodstock, Ont.
W. G. Henderson, Secretary-Treasurer	Bright, Ont.

Auditors:

Edgar Staples	Bright, Ont.
W. R. Henderson	Chesterfield, Ont.

Unassessed premium note capital, \$83,227.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Actual cash on hand at head office	\$58 31	
Cash on deposit in Standard Bank, Bright, Ont	6,229 37	
		\$6,287 68
Amount unpaid of assessments levied in 1911		5 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied		83,227 83
Total assets		\$89,521 42

LIABILITIES. None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$5,256 75	
Cash received at taking of application held by agents (not extended)	200 50	
Cash received for assessments levied in 1911		\$2,593 45
“ “ “ years prior to 1911		88 37
“ interest		143 90
“ fees		9 50
Total receipts		<u>\$2,835 22</u>

EXPENDITURE.

Expenses of management:

Cash paid to Agents in fees (not extended)	\$200 50	
Amount paid for printing stationery and advertising		\$83 00
“ law costs		6 75
“ postage, telephones, telegrams and express		21 60
“ salaries, directors' and auditors' fees		330 40
“ rent of rooms and cost of directors' meetings		30 80
“ statutory assessment and license fee		16 14
“ travelling expenses		20 00
“ one-half premium Treasurer's bond		12 00
“ other expenses		5 00
Total expenses of management		<u>\$525 69</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	1,278 60
Total expenditure	<u>\$1,804 29</u>

CURRENCY OF RISKS.

Amount covered by Policies in force, 31st December, 1911.

Mutual	Four years. \$1,891,445 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1910	640	\$1,799,768 00
Policies new and renewed during 1911	213	664,895 00
Gross number and amount in force during 1911	853	\$2 464,663 00
Less expired and cancelled in 1911	197	573,218 00
Net risks in force 31st December, 1911	656	<u>\$1,891,445 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$88,748 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	83,227 83
Amount of premium notes received during the year 1911	31,304 00
Payments on premium notes of 1911 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	663 69

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

S. S. Rothwell	Britton, Ont.
James Moffatt	Carmunnock, Ont.
John S. Cowan	Donegal, Ont.
D. B. Grieve	Millbank, Ont.
A. Stevenson	Atwood, Ont.
S. J. Love	Newry, Ont.
J. K. Baker	Henfryn, Ont.
John McCloy	Milverton, Ont.
Thomas E. Shearer	Listowel, Ont.

Officers:

D. B. Grieve, President	Millbank, Ont.
Jno. S. Cowan, Vice President	Donegal, Ont.
J. R. Hammond, Secretary-Treasurer	Atwood, Ont.

Auditors:

Alex. Simpson	Atwood, Ont.
James H. Thomson	Henfryn, Ont.

Unassessed premium note capital, \$181,678.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand, head office	\$12 01	
Cash in Bank of Hamilton, Atwood	5,851 32	
“ Bank of Hamilton, Milverton	1,148 87	
“ Sterling Bank, Monkton, Ont	2,569 56	
		\$9,581 76
Amount paid of assessment levied during 1911		457 84
Amount of premium notes in force, after deducting all payments thereon and assessments levied		181,678 69
Total assets		\$191,718 29

LIABILITIES.—None.

RECEIPTS.

Cash at 31st December, 1910 (not extended)	\$8,674 53
Cash received for assessments levied during 1911	\$5,343 23
“ assessments levied before 1911	371 91
“ interest	234 48
Total receipts	<u>\$5,949 62</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$38 00
“ postage telephone, telegrams and express	42 50
“ statutory assessment and license	28 88
“ printing, stationery and advertising	56 50
“ salaries, directors' and auditors' fees	373 70
“ rent	12 00
“ taxes	3 76
“ sundries	6 50
Total expenses of management	<u>\$561 84</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1911	15 16
“ losses which occurred during 1911	4,139 46
	<u>4,154 62</u>
“ rebates	10 15
“ refund to Sterling Bank, Monkton, for Farmers Bank draft returned	332 78
Total expenditure	<u>\$5,059 39</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Four years.
Mutual	\$3,995,275 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,438	\$3,856,305 00
Policies new and renewed during 1911	435	1,279,815 00
Gross number and amount in force during 1911	1,873	\$5,136,120 00
Less expired and cancelled in 1911	442	1,140,845 00
Net risks in force, 31st December, 1911	1,431	<u>\$3,995,275 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by Company and legally liable to assessment	\$199,763 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	181,678 69
Amount of premium notes received during the year 1911	63,990 75

NORFOLK COUNTY FARMERS' MUTUAL INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Wilson Porter	Marburg, Ont.
George Erwin	Tyrrell, Ont.
Alfred Roberts	Simcoe, Ont.
A. R. Reid	Lynedoch, Ont.
Nelson Clement	Vanessa, Ont.
Thos. Cunningham	Windham Centre, Ont.
J. S. Benn	Courtland, Ont.
William A. Boyer	Silver Hill, Ont.
N. S. Palmerton	Walsh, Ont.
James H. Smith	Simcoe, Ont.
William Kelly	Glen Meyer, Ont.
Eugene Hazen	Walsingham Centre, Ont.

Officers:

Wilson Porter, President	Marburg, Ont.
George Erwin, Vice-President	Tyrrell, Ont.
A. A. Winter, Secretary-Treasurer	Simcoe, Ont.

Auditors:

Andrew McKnight	Simcoe, Ont.
Frank Shearer	Vittoria, Ont.

Unassessed premium note capital, \$60,025 80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in treasurer's hands	\$505 16	
" Molsons Bank, Simcoe	687 82	
		\$1,192 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied		60,025 80
Amount unpaid of fixed payments of 1911		886 21
Amount unpaid of fixed payments of prior years (not ex- tended)	\$456 88	
Amount of office furniture (not extended)	132 50	
Total assets		\$62,104 99

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,013 72	
Cash received as fixed payments of 1911		\$4,058 84
“ fixed payments of prior years		102 37
“ fixed payments of 1912, in advance		7 76
“ returned commission, etc.		8 81
Total receipts		\$4,177 78

EXPENDITURE.

Expenses of management:

Amount paid for law costs		\$2 58
“ agents' commission		1,076 53
“ printing, stationery and advertising		48 35
“ statutory assessment and license		15 31
“ salaries, directors' and auditors' fees		509 10
“ taxes (municipal)		20 00
“ postage, telephone, telegrams and express		20 00
“ other expenses		29 60
Total expenses of management		\$1,721 47

Miscellaneous payments:

Cash paid for losses which occurred during 1911		2,247 66
“ rebate		29 39
Total expenditure		\$3,998 52

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year.	Two years.	Four years.	Total.
Mutual	\$1,100 00	700 00	1,803,245 00	1,805,045 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,270	\$1,664,500 00
Policies new and renewed during 1911	414	600,700 00
Gross number and amount in force during 1911	1,684	\$2,265,200 00
Less expired and cancelled in 1911	349	460,155 00
Net risks in force 31st December, 1911	1,335	\$1,805,045 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year risks.	Two year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$29 00	\$28 00	\$71,700 59	\$71,757 59
Amount of all premium notes, after deducting all payments made thereon and assessments levied				60,025 80
Amount of premium notes received during the year 1911	29 00	28 00	23,965 40	24,022 40
Payment on premium notes of 1911, including all sums credited on said premium notes:				
Cash paid up to 31st December 1911 .. .....	.....	.....	.....	1,322 53

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

J. M. Fischer	Mildmay, Ont.
E. G. Kuntz	Formosa, Ont.
Alex. Robertson	Vesta, Ont.
Thomas Ingles	Lakelet, Ont.
A. Lang	Chepstow, Ont.
Jno. F. Waechter	Formosa, Ont.

Officers:

J. M. Fischer, President	Mildmay, Ont.
E. G. Kuntz, Vice-President	Formosa, Ont.
B. Bingessner, Secretary	Formosa, Ont.

Auditors:

Michael M. Schurter	Chepstow, Ont.
John T. Rittinger	Formosa, Ont.

Unassessed premium note capital, \$246,438 48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Amount of cash on hand at head office, 31st December, 1911 ..	\$1,090 34	
Amount of deposit to Company's credit, 31st December, 1911		
Merchants Bank, Mildmay	4,945 31	
Amount on deposit to Company's credit, 31st December, 1911		
Canadian Bank of Commerce, Walkerton	3,869 22	
		\$9,9 4 87
Cash in agents' hands		320 41
Amount of premium notes in force after deducting all pay- ments thereon and assessments levied, 1911	\$246,438 48	
Less residue of premium notes given by the Company for re-insurance	451 32	
		245,987 16
Amount unpaid assessments of 1911		2,733 26
Amount unpaid of assessments of prior years		94 64
Total assets		\$259,040 34

LIABILITIES.

Amount of adjusted loss	\$50 00
Total liabilities	\$50 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended), \$3,414.73.	
Cash received for fixed payments of 1911	\$4,105 07
“ fixed payments due in prior years	204 83
“ assessments levied in 1911	21,740 83
“ assessments levied prior to 1911	126 14
“ interest	105 43
“ re-insurance on losses	1,500 00
Total receipts	\$27,782 33

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$623 52
“ statutory assessment and license	53 58
“ salaries, directors' and auditors' fees	1,222 26
“ postage, telephone, telegrams and express	200 85
“ printing, stationery and advertising	87 38
“ investigation of claims	250 95
“ taxes	5 65
“ travelling expenses	7 00
“ rent	25 00
Total expenses of management	\$2,476 19

Miscellaneous payments:

Amount paid for losses which occurred prior to 1911	\$215 75	
“ losses which occurred in 1911	18,433 86	
		18,649 61
“ re-insurance		26 54
“ rebate		139 85
Total expenditure		\$21,292 19

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1911,

Mutual	Three years. \$8,359,122 00
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Re-insurance.

Mutual System	16,200 00
Net risks carried by Company at 31st December, 1911	\$8,342,922 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	4,236	\$7,845,402 00
Policies new and renewed during 1911	1,609	3,094,660 00
<hr/>		
Gross number and amount in force during 1911	5,845	\$10,940,062 00
Less expired and cancelled in 1911	1,471	2,580,940 00
<hr/>		
Net risks in force 31st December, 1911	4,371	8,359,122 00
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CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$288,162 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	246,433 48
Amount of premium notes received during the year 1911	106,781 00
Payments on premium notes of 1911, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1911	4 105 07

Re-insurance.

Amount of premium notes given by the Company for re-insurance	485 00
Less payments made thereon	33 68
<hr/>	
Residue of premium notes for which the Company is still liable	\$451 32
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HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Albert E. Hoskin	Cobourg, Ont.
Edwin Rosevear	Cold Springs, Ont.
Geo. Martin	Welcome, Ont.
S. W. Staples	Baltimore, Ont.
Lewis Byers	Baillieboro', Ont.
Benjamin Stewart	Centreton, Ont.

Officers:

Albert E. Hoskin, President	Cobourg, Ont.
Edwin Rosevear, Vice-President	Cold Springs, Ont.
John C. Rosevear, Treasurer	Cobourg, Ont.
Thomas Hoskin, Secretary	The Gully, Ont.

Auditors:

David Eagleson	Lindsay, Ont.
Hugh McCullough	Plainville, Ont.

Unassessed premium note capital, \$97,018 81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand	\$70 05	
Cash in Metropolitan Bank, Cobourg	793 16	
Cash in Bank of Toronto, Cobourg	649 01	
		\$1,512 22
Amount of fixed payments of 1911, unpaid		195 55
" " " of prior years unpaid (not extended)	\$53 25	
Amount of premium notes after deducting all payments made and assessments levied	97,018 81	
Less residue of premium notes given by Company for re- insurance	2,201 85	
		94,816 96
Total assets		\$96,524 73

LIABILITIES.

Due agents	\$41 25
Total liabilities	\$41 25

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$3,759 39	
Cash received as fixed payments of 1911		\$8,411 65
“ fixed payments of prior years		135 10
“ interest		109 66
“ rebate on re-insurance		5 50
“ losses reinsured		26 86
		<hr/>
Total receipts		<u>\$8,738 77</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission		\$880 00
“ statutory assessment and license fee		23 18
“ investigation of claims		32 50
“ salaries, directors' and auditors' fees		492 00
“ printing, stationery and advertising		37 65
“ postage, telephone, telegrams and express		36 75
“ travelling expenses		8 05
“ rent		12 00
“ fees Underwriter's Asso.		5 00
“ safe ..		189 10
		<hr/>
Total expenses of management		\$1,716 23

Miscellaneous payments:

Cash paid for losses which occurred during 1911		8,779 56
“ re-insurance ..		178 05
“ rebate		312 10
		<hr/>
Total expenditure		<u>\$10,985 94</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

		Three years.
Mutual		\$2,976 752 00

Re-insurance.

On mutual system		71,515 00
		<hr/>
Net risks actually carried by Company at 31st December, 1911		<u>\$2,905,237 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,020	\$2,936,658 00
Policies new and renewed during 1911	749	1,161,730 00
Gross number and amount in force during 1911	2,769	\$4,098,388 00
Less expired and cancelled in 1911	759	1,121,636 00
Net risks in force 31st December, 1911	2,010	\$2,976,752 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$114,805 33
Amount of all premium notes, after deducting all payments thereon and assessments levied	97,018 81
Amount of premium notes received during the year 1911	43,031 65
Payment on premium notes of 1911, including all sums credited on said premium notes, viz.:	
(a) Cash paid to 31st December, 1911	8,411 65

Re-insurance.

Amount of premium notes given by Company for re-insurance	\$837 00
Less payments made thereon	178 05
Amount of residue of said premium notes for which the Company is still liable	\$718 95

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Henry Morgatroyd	Brouseville, Ont.
G. J. Carson	Charleville, Ont.
James Bennett	Spencerville, Ont.
Robert Montgomery	Pittston, Ont.
John F. Black	South Mountain, Ont.
Joseph Boyd	Bishop's Mills, Ont.
Herbert Adams	Ventnor, Ont.
W. S. Render	Oxford Mills, Ont.
Alex. Morrison	Rockspring, Ont.
Alexander Robertson	Maynard, Ont.
John Gooden	Spencerville, Ont.
Joseph Wright	Algonquin, Ont.
Richard Connell	Roebuck, Ont.
Richard McCaslin	Irena, Ont.
Andrew Donnen	Shanly, Ont.

Officers:

Henry Morgatroyd, President	Brouseville, Ont.
G. J. Carson, Vice-President	Charleville, Ont.
James Bennett, Manager	Spencerville, Ont.
Dr. S. C. McLean, Secretary-Treasurer	Spencerville, Ont.

Auditors:

Wm. Holmes	Shanly, Ont.
Archibald Fraser	Spencerville, Ont.

Unassessed premium note capital, \$197,102.38.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Loan Company's debenture		\$10,000 00
Cash on hand at head office	\$96 29	
Cash in Traders Bank, Prescott	9,092 99	
“ Molsons Bank, Iroquois	1,692 61	
		<hr/> 10,881 89
Unpaid fixed payments of 1911		358 30
“ of prior years (not extended), \$87.75.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		197,102 38
Office furniture and safe (not extended), \$300.00		
Total assets		<hr/> <hr/> \$218 342 57

LIABILITIES.—None.

RECEIPTS

Cash balance at 31st December, 1910 (not extended)	\$12,022 97
Cash received for fixed payments of 1911	\$14,929 55
" prior years	158 20
" interest	890 48
" transfer fees	24 00
Total receipts	<u>\$16,002 23</u>

EXPENDITURE.

Expenses of management:

Cash paid for postage, telephone, telegrams and express	\$134 06
" travelling expenses	5 05
" statutory assessments and license fee	49 33
" printing, stationery, advertising	164 11
" salaries, directors' and auditors' fees	1,061 00
" rent	15 00
" investigation and adjustment of claims	166 70
" other expenses	20 37
Total expenses of management	<u>\$1,615 62</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	15,291 96
" rebate	235 73
Total expenditure	<u>\$17,143 31</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years. \$7,540,851 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	4,732	\$7,162,266 00
Policies new and renewed during 1911	1,750	2,805,730 00
Gross number and amount in force during 1911	6,482	\$9,967,996 00
Deduct expired and cancelled in 1911	1,645	2,427,145 00
Net risks in force 31st December, 1911	4,837	<u>\$7,540,851 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$281,274 28
Amount of all premium notes, after deducting all payments thereon and assessments levied	197,102 38
Amount of premium notes received during the year 1911	84,171 90
Payments on premium notes of 1911 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	5,728 48

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

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

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Andrew Schenk	Ayton, Ont.
Philip S. Schaus	Clifford, Ont.
M. E. Murray	Ayton, Ont.
Walter Ferguson	Dronore, Ont.
W. J. McNally	Walkerton, Ont.
Henry Maes	Ayton, Ont.
Peter Colquhoun	Clifford, Ont.
Balzer Wagel	Moltke, Ont.
C. J. Dickinson	Mildmay, Ont.
John Brown	Allan Park, Ont.
Adam Ries	Clifford, Ont.
John Aldcorn	Swinton Park, Ont.

Officers:

Andrew Schenk, President	Ayton, Ont.
Philip S. Schaus, Vice-President	Clifford, Ont.
R. H. Fortune, Secretary-Treasurer	Ayton, Ont.

Auditors:

Charles Forbes	Ayton, Ont.
James Booth	Ayton, Ont.

Unassessed premium note capital, \$113,100.05.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Traders Bank, Ayton, Ont.	\$7,082 61
Amount unpaid of fixed payments of 1911	160 70
“ fixed payments due in prior years	14 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	113,100 05
Total assets	<u>\$120,357 56</u>

LIABILITIES.—None.

RECEIPTS

Cash balance at 31st December, 1910 (not extended)	\$6,111 84	
Cash received for fixed payments of 1911		\$4,874 00
“ fixed payments of prior years		106 25
“ interest		203 10
Total receipts		<u>\$5,183 35</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs		\$300 00
“ statutory assessment and license		24 88
“ commission		91 00
“ salaries, directors' and auditors' fees		553 95
“ travelling expenses		20 00
“ rent		50 00
“ printing, stationery and advertising		24 00
“ postage, telephone, telegrams and express		92 60
“ investigation and adjustment of claims		38 10
“ other expenses		5 50
Total expenses of management		<u>\$1,200 03</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1911		2,967 25
“ rebate		45 30
Total expenditure		<u>\$4,212 58</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$29,875 00	\$15,225 00	\$47,241 00	\$3,048,134 00	\$3,140,475 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,541	\$3,210,330 00
Policies new and renewed during 1911	332	680,030 00
Gross number and amount in force during 1911	1,873	\$3,890,360 00
Less expired and cancelled during 1911	370	749,885 00
Net risks in force 31st December, 1911	1,503	<u>\$3,140,475 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1911.

	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	\$3,875 00	\$609 00	\$1,899 65	\$119,235 35	\$125,6.9 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	167 70	565 45	1,755 20	110,611 70	113,100 05
Amount of premium notes received during the year 1911					27,201 20

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Paul J. Willson	Marshville, Ont.
C. Sherk	Gas Line, Ont.
W. W. Brookfield	Brookfield, Ont.
Robert McCredie	Chippawa, Ont.
Almer A. Garner	Fenwick, Ont.
Jno. B. Gallinger	Southend, Ont.
E. O. Disher	Ridgeway, Ont.
Nathan Day	Ridgeway, Ont.
J. J. Damude	Fonthill, Ont.

Officers:

Charles Sherk, President	Gas Line, Ont.
J. J. Damude, Vice-President	Fonthill, Ont.
A. H. Kilman, Secretary-Treasurer	Ridgeway, Ont.

Auditors:

Isaac L. Pound	Ridgeway, Ont.
M. H. Hibbard	Ridgeway, Ont.

Unassessed premium note capital, \$72,632 39.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Imperial Bank, Ridgeway	\$7,974 35
Amount unpaid of fixed payments of 1911	327 77
Amount of all premium notes in force after deducting all payments thereon and assessments levied	72,632 39
Total assets	<u>\$80,934 51</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$8,663 15
Cash received as fixed payments of 1911	\$5,296 67
“ fixed payments of prior years	169 14
“ interest	229 99
“ workmen's risk	6 24
Total receipts	<u>\$5,702 04</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	\$20 89
“ printing, stationery and advertising	54 30
“ salaries, directors' and auditors' fees	673 30
“ postage, telephone, telegrams and express	51 75
“ travelling expenses	17 90
“ investigation of claims	52 60
“ other expenses	6 00
	<hr/>
Total expenses of management	\$876 74

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$49 00	
“ “ “ during 1911	5,369 55	
	<hr/>	5,418 55
“ rebates		95 55
		<hr/>
Total expenditure		\$6,390 84

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual ..	\$2,711,980 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,671	\$2,566,879 00
Policies new and renewed in 1911	597	996,930 00
	<hr/>	<hr/>
Gross number and amount in force during 1911	2,268	\$3,563,809 00
Less expired and cancelled in 1911	581	851,829 00
	<hr/>	<hr/>
Net risks in force 31st December, 1911	1,687	\$2,711,980 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$82,689 77
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	72,632 39
Amount of premium notes received during the year 1911	30,467 46
Payments on the premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	1,862 96

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

M. E. Lyon	Aylmer, Ont
P. H. Rickard	Dorchester Station, Ont.
J. C. Dance	Kingsmill, Ont.
John A. Charlton	Springfield, Ont.
J. H. Barr	Harrietsville, Ont.
A. E. Jackson,	Harrietsville, Ont.

Officers:

M. E. Lyon, President	Aylmer, Ont.
P. H. Rickard, Vice-President	Dorchester Station, Ont.
D. D. York, Secretary-Treasurer	Harrietsville, Ont.

Auditors:

S. E. Facey	Harrietsville, Ont.
B. R. Barr	Harrietsville, Ont.

Unassessed premium note capital, \$116,525 96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$29 70	
Cash deposit in Traders Bank, Ingersoll	2,371 49	
“ in Traders Bank, Aylmer	8,197 31	
“ in Bank of Nova Scotia, Harrietsville	13,161 37	
“ in Bank of Toronto, Dorchester Station, Ont....	3,876 21	
		\$27,636 08
Amount unpaid of fixed payments of 1911		733 47
Amount unpaid of prior years (not extended), \$600 43		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		116,525 96
Total assets		\$144,895 51

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$27,549 15	
Cash received as fixed payments of 1911		\$8,687 08
“ fixed payments of prior years		29 55
“ as interest		872 68
Total receipts		\$9,589 31

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$15 50
“ travelling expenses	30 00
“ printing, advertising and stationery	103 50
“ statutory assessment and license	31 52
“ rent	2 00
“ salaries, directors' and auditors' fees	620 90
“ postage, telephone, telegrams and express	40 00
“ dues Mutual Underwriters' Association	7 00
“ laws costs	6 00
Total expenses of management	\$861 42

Miscellaneous payments:

Cash paid for losses which occurred during 1911	8,478 43
“ rebates	162 53
Total expenditure	\$9,502 38

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years. \$4,446,260 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	2,039	\$4,282,130 00
Policies new and renewed during 1911	746	1,790,570 00
Gross number and amount in force during 1911	2,785	\$6,072,700 00
Less expired and cancelled in 1911	786	1,626,440 00
Net risks in force 31st December, 1911	1,999	\$4,446,260 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$133,387 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	116,525 96
Amount of premium notes received during the year 1911	53,717 10
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	3,565 10

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October 1874.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Cyrus Giles	Rednerville, Ont.
Byron E. Harrison	Waupoos East, Ont.
Edward T. Plews	Picton, Ont.
Geo. M. McCartney	Rosehall, Ont.
Thos. Wellbanks	Port Milford, Ont.
M. F. Hawkins	Woodrous, Ont.
T. G. Wright	Picton, Ont.
W. R. Rankin	Wellington, Ont.
Adolphus Roblin	Picton, R.M.D. No. 6, Ont.

Officers:

Cyrus Giles, President	Rednerville, Ont.
Thomas G. Wright, Vice-President	Picton, Ont.
P. C. Macnee, Secretary-Treasurer	Picton, Ont.

Auditors:

Fred M. Wood	Picton, R.M.D. No. 6, Ont.
H. H. Huff	Chisholm, Ont.

Unassessed premium note capital, \$39,008.89

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Bank of Montreal, Picton	\$784 25	
Cash in Metropolitan Bank, Picton	4,383 22	
		\$5,167 47
Amount unpaid of fixed payments of 1911		62 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		39,008 89
Total assets		\$44,239 11

LIABILITIES.

Amount of supposed loss	\$125 00
Total liabilities	\$125 00

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$5,805 59	
Cash received for fixed payments of 1911		\$3,927 59
" fixed payments due in prior years		35 13
" interest		166 71
" salvage		4 00
		<hr/>
Total receipts		\$4,133 43
		<hr/>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents		\$207 29
" investigation and adjustment of claims		18 00
" salaries, directors' and auditors' fees		663 30
" travelling expenses		14 00
" legal expenses preparing by-laws, policies, etc.		150 00
" statutory assessment and license		14 33
" printing, stationery and advertising		232 55
" postage, telephones, telegrams and express		41 30
" other expenses of management		
		<hr/>
Total expenses of management		\$1,340 77

Miscellaneous payments:

Cash paid for losses which occurred during 1911		3,279 25
Cash paid for rebate		151 53
		<hr/>
Total expenditure		\$4,771 55
		<hr/>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$1,529,700 00

MOVEMENT IN RISKS.

	Mutual System.	Number.	Amount.
Policies in force 31st December, 1910		908	\$1,493,300 00
Policies new and renewed during 1911		396	645,150 00
		<hr/>	
Gross number and amount in force during 1911		1,304	\$2,138,450 00
Less expired and cancelled in 1911		375	608,750 00
		<hr/>	
Net risks in force 31st December, 1911		929	\$1,529,700 00
			<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$46,063 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	39,008 89
Amount of premium notes received during the year 1911	19,520 00
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1911	1,624 67

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

F. G. Moffat	Langside, Ont.
K. McKenzie	Teeswater, Ont.
Thos. B. Aitken	Teeswater, Ont.
John Rutherford	Belmore, Ont.
A. Simpson	Teeswater, Ont.
Robert Grant,	Teeswater, Ont.

Officers:

Kenneth McKenzie, President	Teeswater, Ont.
F. G. Moffat, Vice-President	Langside, Ont.
D. McIntosh, Secretary-Treasurer	Teeswater, Ont.

Auditors:

John McCrae	Teeswater, Ont.
Alex. McKague	Teeswater, Ont.

Unassessed premium note capital, \$62,849.74.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Actual cash on hand at head office	\$49 05	
Cash in Bank of Hamilton, Teeswater	194 51	
Cash in Molsons Bank, Teeswater	525 58	
		\$769 14
Amount unpaid of assessments levied during 1911		1,213 91
Amount unpaid of assessments levied during previous years		122 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,849 74
Office furniture and safe (not extended)	\$100 00	
Total assets		<u>\$64,955 29</u>

LIABILITIES.

Amount of borrowed money	\$1,300 00
Total liabilities	<u>\$1,300 00</u>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended).....	\$580 44
Cash received for assessments levied in 1911	\$3,784 33
“ assessments levied in years prior to 1911	1,759 40
“ interest	22 73
“ borrowed money	3,300 00
Total receipts	<u>\$8,866 46</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$132 00
" investigation of claims	15 25
" postage, telephone, telegrams and express	19 85
" statutory assessment and license	16 81
" salaries, directors' and auditors' fees	285 40
" printing, stationery and advertising	27 75
" rent	15 00
" interest	51 66
" caretaker	2 00
Total expenses of management ..	\$765 78

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911.....	\$900 00	
" losses which occurred during 1911	5,207 00	
		<u>6,107 00</u>
" rebates		4 98
" in repayment of loan		2,000 00
Total expenditure ..		\$8,677 76

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$1,852,460 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount
Policies in force 31st December, 1910	941	\$1,915,420 00
Policies new and renewed during 1911	251	514,495 00
Gross number and amount in force during 1911	1 192	\$2,430,815 00
Less expired and cancelled in 1911	297	578,365 00
Net risks in force 31st December, 1911	895	\$1,852,460 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$74,078 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,849 74
Amount of premium notes received during the year 1911	20,576 20

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

James Tolton	Walkerton, Ont.
Wm. Rowand	Walkerton, Ont.
R. J. Clancy	Chepstow, Ont.
H. W. Monk	Malcolm, Ont.
Val. Fisher	Walkerton, Ont.
M. Bilger	Mildmay, Ont.

Officers:

James Tolton, President	Walkerton, Ont
Wm. Rowand, Vice-President	Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer	Walkerton, Ont.

Auditors:

James A. Lamb	Walkerton, Ont.
M. G. Dippel	Walkerton, Ont.

Unassessed premium note capital, \$280,415.08.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1911.

ASSETS.

Actual cash in hand at head office	\$199 14	
Cash in Merchants' Bank of Canada, Walkerton	412 95	
		\$612 09
Cash in agents' hands		142 02
Amount unpaid of assessments of 1911		198 54
Amount unpaid of assessments of prior years		401 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$280,415 08	
Less residue of premium notes given for re-insurance	624 80	
		279,790 28
Total assets		\$281,144 55

LIABILITIES.

Amount of adjusted loss	\$408 33	
Amount of resisted losses	500 00	\$908 33
Total liabilities		\$908 33

RECEIPTS.

Cash balance at 31st December, 1910 (not extended).....	\$3,748 20	
Cash received for fixed payments of 1911		\$7,601 30
" fixed payments of prior years		501 23
" assessments of 1911		11,198 15
" prior years		147 02
" interest		90 90
" extra premiums and permits		9 36
" other sources		29 42
		<hr/>
Total receipts		\$19,577 38
		<hr/>

EXPENDITURE.

Expenses of management:

Amount paid for commission		\$1,014 50
" office counter and desk		16 00
" taxes		21 00
" rent		25 00
" statutory assessment and license fee		62 71
" salaries, directors' and auditors' fees		1,691 41
" printing, stationery and advertising		215 35
" postage, telephone, telegrams and express		166 67
" investigation of claims		204 05
" fuel and light		25 00
		<hr/>
Total expenses of management		\$3,441 69

Miscellaneous payments:

Amount paid for losses which occurred prior to 1911	\$8 00	
" losses which occurred during 1911	19,151 20	
		<hr/>
" re-insurance		31 32
" rebate		81 28
		<hr/>
Total expenditure		\$22,713 49
		<hr/>

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1911.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$46,450 00	\$47,810 00	\$7,351,056 00	\$2,556,155 00	\$10,001,471 00
Less re-insurance on Mutual System ..			16,100 00		16,100 00
					<hr/>
Net risks actually carried by Company at 31st December, 1911					\$9,985 371 00
					<hr/>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	5,718	\$9,319,676 00
Policies new and renewed during 1911	2,064	3,445,095 00
Gross number and amount in force during 1911	7,782	\$12,764,771 00
Less expired and cancelled in 1910	1,853	2,763,300 00
Net risks in force 31st December, 1911	5,929	\$10,001,471 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$1,365 00	\$1,374 00	\$234,368 00	\$83,365 00	\$320,422 00
Amount of all premium notes after deducting all payments thereon and Assessments levied	\$1,159 79	1,226 17	214,201 60	75,224 21	280,415 08
Amount of premium notes received during 1911 ..	1,380 00	884 00	75,714 00	23,038 00	101,016 00
Payment on premium notes of 1911, including all sums credited on said premium notes					
Cash paid up to 31st December, 1911					7 601 30
Agents' balance					128 25

Re-insurance.

Amount of premium notes given by the Company for re-insurance	661 00
Less payments made thereon	36 20
Residue of premium notes for which the Company is stil liable	\$624 80

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

J. R. Miller	Jamestown, Ont.
Edward Bryans	Jamestown, Ont.
James Edgar	Gorrie, Ont.
William McKercher	Wroxeter, Ont.
James T. Wylie	Glenfarrow, Ont.
John Jackson	Harriston, Ont.

Officers:

John R. Miller, President	Jamestown, Ont.
Edward Bryans, Vice-President	Jamestown, Ont.
W. S. McKercher, Secretary-Treasurer	Wroxeter, Ont.

Auditors:

A. A. Graham	Fordwich, Ont.
T. G. Shearer	Fordwich, Ont.

Unassessed premium note capital, \$454,735.52.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of real estate	\$1,300 00
Cash value, mortgages on real estate	5,700 00
Stock of Wroxeter Rural Telephone Co., Limited	100 00
Cash in Traders' Bank, Wroxeter	\$961 43
Cash in Standard Bank, Brussels	682 54
Cash in Traders' Bank, Harriston	172 89
Cash in Bank of Hamilton, Gorrie	294 05
Cash in Bank of Hamilton, Wroxeter	763 20
Cash in Standard Bank, Harriston	200 27
	<hr/>
	\$3,074 38
Amount unpaid of fixed payments of 1911	692 80
Amount unpaid of fixed payments of prior years (not extended)	194 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	454,735 52
Office furniture and safes (not extended)	400 00
	<hr/>
Total assets	\$465,602 00

LIABILITIES.

Uncalled capital stock of Wroxeter Rural Telephone Co., Limited	\$70 00
Total liabilities	<u>\$70 00</u>

RECEIPTS.

Cash balance on 31st December, 1910 (not extended)	\$1,811 74	
Cash received as fixed payments of 1911		\$19,692 04
“ fixed payments of prior years		464 88
“ premiums paid in advance		144 00
“ interest		658 29
“ all other sources		20 61
Total receipts		<u>\$20,979 82</u>

EXPENDITURE.

Expenses of management:		
Amount paid for fuel and light		\$33 05
“ law costs		7 00
“ to agents for commission		1,106 50
“ for investigation and adjustment of claims		304 30
“ for statutory assessment and license		63 58
“ printing, stationery and advertising		129 43
“ salaries, directors' and auditors' fees		1,467 00
“ postage, telephone, telegrams and expense		137 40
“ rent		12 00
“ travelling expenses		42 30
“ taxes (Government and Municipal)		37 46
“ other expenses		37 25
Expenses of management		<u>\$3,376 97</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1911	\$154 00	
Cash paid for losses which occurred during 1911	25,980 24	
		<u>26,134 24</u>
Cash paid for return premiums		495 97
Cash paid for invested (not extended)	\$5,710 00	
Total expenditure		<u>\$30,007 18</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.	Four years.	Total
Mutual	\$803,065 00	\$9,243,050	\$10 046,115 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	5,309	\$9,460,980 00
Policies new and renewed during 1911	1,650	3,244,060 00
Gross number and amount in force during 1911	6,959	\$12,705,040 00
Less expired and cancelled in 1911	1,432	2,658,925 00
Net risks in force 31st December, 1911	5,527	\$10,046,115 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$40,153 25	\$462,152 50	\$502,305 75
Amount of all premium notes, after deducting all payments thereon and assessments	35,334 86	419,400 66	454,735 52
Amount of premium notes received during the year 1911	13,319 50	148,883 50	162,203 00
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz:			
(a) Cash paid up to 31st December, 1911	1,598 34	5,811 54	7,409 88
(b) Notes for fixed payments or assessments unpaid at 31st December, 1911	...	140 70	140 70

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

A. C. Parks Hay Bay, Ont.
 Ira B. Hudgins Selby, Ont.
 T. A. Amey Asselstine, Ont.
 J. B. Aylesworth Newburgh, Ont.
 H. A. Baker Moscow, Ont.
 R. W. Longmore Camden East, Ont.

Officers:

A. C. Parks, President Hay Bay, Ont.
 Ira B. Hudgins, Vice-President Selby, Ont.
 Manly Jones, Secretary-Treasurer Napanee, Ont.

Auditors:

W. R. Lott Napanee, Ont.
 C. W. Neville Newburgh, Ont.

Unassessed premium note capital, \$54,538 23.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Northern Crown Bank at Napanee, Ont.	\$394 87	
Cash in Dominion Bank, Napanee, Ont.	267 65	
		\$662 52
Cash in agents' hands	176 94	
Amount unpaid of fixed payments of 1911	260 75	
Amount unpaid of prior years (not extended) \$63 13		
Amount unpaid of assessment of 1911	747 40	
		1,185 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied		54,538 23
Office furniture and safe (not extended)	\$50 00	
Total assets		\$56,385 84

LIABILITIES.

Losses adjusted, but not paid	\$600 00
Borrowed money	1,000 00
	<hr/>
	\$1,600 00
	<hr/> <hr/>

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$1,276 74
Cash received at fixed payments of 1911	\$5,980 05
“ fixed payments of prior years	99 85
“ cash received for assessments levied in 1911	5,299 70
“ rebates ..	11 00
“ interest	7 20
“ Cash borrowed during 1911	5,700 00
	<hr/>
Total receipts	\$17,097 80
	<hr/> <hr/>

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	\$975 56
“ statutory assessment, license fee	16 14
“ interest	23 30
“ fuel and light	15 00
“ printing, stationery, advertising	124 40
“ salaries, directors' and auditors' fees	675 50
“ postage, telephones, telegrams, express, etc.	62 50
“ investigation and adjustment of claims	32 50
“ rent	19 00
“ taxes	6 00
“ all other expenses	3 90
	<hr/>
Total expenses of management	\$1,963 80
Miscellaneous payments:	
Cash paid for losses which occurred during 1911	10,636 75
“ rebate	71 46
“ re-insurance	163 07
“ in re-payment of loans	4,700 00
	<hr/>
Total expenditure	\$17,535 08
	<hr/> <hr/>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$1,869,870 00
Less re-insured—	
Mutual	31,525 00
	<hr/>
Net amount of risks at 31st December, 1911	\$1,838,345 00
	<hr/> <hr/>

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,109	\$1,799,795 00
Policies new and renewed during 1911	413	702,140 00
Gross number and amount in force during 1911	1,522	\$2,501,935 00
Less expired and cancelled in 1911	397	632,065 00
Net risks in force 31st December, 1911	1,125	\$1,869,870 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$64,364 63
Amount of all premium notes, after deducting all payments thereon and assessments levied	64,538 23
Amount of premium notes received during the year 1911	24,356 36
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1911	2,291 80

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Peter Cavers	Harper, Ont.
A. Bruce Lees	Fallbrook, Ont.
James Shaw	Drummond, Ont.
Carr Thompson	McGarry, Ont.
Dennis Noonan	Elliott, Ont.
Andrew Cochrane	Almonte, Ont.
Jno. Somerville	Middleville, Ont.
Robert M. Anderson	Manion, Ont.
Edmund Burk	Perth, Ont.

Officers:

Peter Cavers, President	Marion, Ont.
A. Bruce Lees, Vice-President	Fallbrook, Ont.
W. G. Cameron, Secretary	Perth, Ont.
W. A. Moore, Treasurer	Perth, Ont.

Auditors:

Archibald Rankin	Middleville, Ont.
J. Ernest Anderson	Manion, Ont.

Unassessed premium note capital, \$171,557 15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in hand at head office	\$175 47	
Cash in Merchants Bank, Perth	5,231 38	
		<hr/>
		\$5,406 85
Amount unpaid of fixed payments of 1911		556 98
Amount unpaid of prior instalments (not extended)	\$294 49	
Amount of premium notes in force after deducting all payments thereon and assessment levied		171,557 15
Office furniture and safe (not extended)	150 00	
		<hr/>
Total assets	\$177,520 98	

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$10,183 88	
Cash received as fixed payments of 1911		\$17,502 08
“ “ of prior years		591 53
“ for interest		250 63
		<hr/>
Total receipts	\$18,344 24	

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$2,322 20
“ statutory assessment and license fee	45 66
“ rent	71 00
“ fuel and light	30 78
“ investigation of claims	174 50
“ salaries, directors' and auditors' fees	628 75
“ printing, stationery and advertising	334 0
“ postage, telegrams and express	172 04
“ repairs to office	24 45
Total expenses of management	\$3,853 78

Miscellaneous payments:

Cash paid for losses which occurred during 1911	19,110 57
“ rebate	156 92
Total expenditure	\$23,121 27

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$6,971,686 00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	5,186	\$6,567,222 00
Policies taken during 1911	1,864	2,603,974 00
Gross number and amount in force during 1911	7,050	\$9,171,196 00
Less expired and cancelled in 1911	1,767	2,199,510 00
Net risks in force 31st December, 1911	5,283	\$6,971,686 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$238,228 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	171,557 15
Amount of premium notes received during the year 1911	77,079 04
Payment on premium notes of 1911, including all sums credited on said premium notes viz.:	
Cash paid on premium notes of 1911 to 31st December	6,791 05

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Wm. Irvine	Dalkeith, Ont.
D. A. McDonald	Greenfield, Ont.
Francis Trottier	Lochiel, Ont.
W. J. McGregor	Lancaster, Ont.
R. R. Sangster	Lancaster, Ont.
R. J. Pattingale	Lancaster, Ont.

Officers:

D. A. McDonald, President	Greenfield, Ont.
R. J. Pattingale, Vice-President	Lancaster, Ont.
V. G. Chisholm, Secretary-Treasurer	Lochiel, Ont.

Auditors:

J. A. McDonell	Lochiel, Ont.
J. F. McGregor	Alexandria, Ont.

Unassessed premium note capital, \$131,013.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of mortgages	\$1,000 00
Debentures of Township of Lochiel	5,868 15
Cash on hand, head office	\$128 79
Cash in Union Bank, Alexandria	3,643 64
“ Bank of Ottawa, Alexandria	1,811 56
“ Merchants Bank, Lancaster, Ont	895 56
“ Bank of Ottawa, Martintown, Ont	1,364 15
“ Bank of Ottawa, Maxville, Ont	2 55
	<hr/>
	7,846 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	131,013 16
	<hr/>
Total assets	\$145,727 56

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$8,877 09
Cash received for fixed payments of 1911	\$11,476 75
“ interest ..	710 28
“ gasoline permits	30 50
“ from payment on mortgage (not extended), \$3,831 85	
	<hr/>
Total receipts	\$12,217 53

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$1,147 67
“ investigation of claims	247 50
“ statutory assessment and license	36 76
“ printing, stationery, advertising and postage	221 85
“ salaries, directors' and auditors' fees	841 60
“ travelling expenses	41 00
“ sundries	24 75
Total expenses of management	\$2,561 13

Miscellaneous payments:

Cash paid for losses which occurred during 1911	14,333 00
“ rebates	186 09
Total expenditure	\$17,080 22

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years. \$5,458,883 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	3,720	\$5,128,865 00
Policies new and renewed during 1911	1,284	1,912,793 00
Gross number and amount in force during 1911	5,004	\$7,041,658 00
Less expired and cancelled in 1911	1,184	1,582,775 00
Net risks in force 31st December, 1911	3,820	\$5,458,883 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by Company, and legally liable to assessment	Three-year risks. \$163,766 49
Amount of all premium notes, after deducting all payments thereon and assessments levied	131,013 16
Amount of premium notes received during the year 1911	57,383 79
Payments on premium notes of 1911, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1911	11,476 75

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Wm. Lownsbrough Lindsay, Ont.
 Edwin Mark Little Britain, Ont.
 John Suggitt Cameron, Ont.
 D. H. Cornell Omemee, Ont.
 Wm. Fell Bury's Green, Ont.
 Thos. D. Young Peterboro, Ont.
 W. J. Beecroft Woodville, Ont.
 Thomas Davey Bexley, Ont.
 Thos. Robertson Dunsford, Ont.
 Wm. Magee Janetville, Ont.
 W. S. Graham Mount Pleasant, Ont.
 Samuel Deyell Peterboro, Ont.

Officers:

Wm. Lownsbrough, President Lindsay, Ont.
 Edward Mark, Vice-President Little Britain, Ont.
 R. J. Cornell, Secretary-Treasurer Lindsay, Ont.

Auditors:

W. H. Willson Lindsay, Ont.
 E. H. Hopkins Lindsay, Ont.

Unassessed premium note capital, \$202,833 11.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash value of mortgages	\$11,875 00
Actual cash in Standard Bank, Lindsay	5,840 80
Amount unpaid of fixed payments due in 1911 (short date notes).....	2,678 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied	202,833 11
Amount of interest accrued	501 53
Office furniture (not extended)	\$380 00
 Aotal assets	 <u>\$223,729 03</u>

LIABILITIES.

Amount of supposed loss	\$638 02
Total liabilities	<u>\$638 02</u>

RECEIPTS.

Cash balance for 31st December 1910 (not extended)	\$14,697 08
Cash received for membership fees	\$1,556 00
“ for fixed payments of 1911	18,693 51
“ from due bills of 1911	1,782 66
“ for extra premiums	27 17
“ for interest	504 38
Total receipts	<u>\$22,563 72</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$3,494 10
“ investigation of claims	172 50
“ statutory assessment and license fee	45 32
“ salaries, directors' and auditors' fees	987 95
“ printing, stationery and advertising	155 48
“ postage, telegrams and express	114 97
“ rent	60 00
“ collection of notes	68 80
“ other expenses	150 50
Total expenses of management	<u>\$5,249 62</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1911	19,434 82
“ rebates	635 56
“ invested (not extended)	\$6,100 00
Total expenditure	<u>\$25,320 00</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1911.

	One year risks.	Two year risks.	Three year risks.	Total.
Mutual	\$44,866 00	\$22,300 00	\$7,279,190 57	\$7,346,356 57

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	4,262	\$6,511,802 14
Policies new and renewed during 1911	1,850	3,128,975 00
Gross number and amount in force during 1911	6,112	\$9,640,777 14
Less expired and cancelled in 1911	1,480	2,294,420 57
Net risks in force 31st December, 1911	4,632	\$7,346,356 57

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	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...	\$1,798 05	\$1,047 75	\$243,141 66	\$245,987 46
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	.....	.....	.....	202,833 11
Amount of premium notes received during the year 1911 ..	.....	.....	.....	107,015 94
Payments on the premium notes of 1911, including all sums credited on the said premium notes:				
Cash paid up to 31st Dec., 1911..	.....	.....	.....	18,693 51
Notes for fixed payments or assessments unpaid 31st December, 1911 .....	.....	.....	.....	2,482 09

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

F. X. Cadieux	Alfred, Ont.
Alphonse Presault	Gratton's Corner, Ont.
J. Bte. Labrosse	Alfred Station, Ont.
Wilfrid Charbonneau	L'Original, Ont.
Louis Malette	Alfred, Ont.
Joseph Chatelain	Curran, Ont

Officers:

F. X. Cadieux, President	Alfred, Ont.
Alphonse Presault, Vice-President	Gratton's Corner, Ont.
B. G. Parisien, Secretary-Treasurer	Alfred, Ont.

Auditors:

Julien Brisebois	Alfred, Ont.
J. R. Brownrigg	Alfred Centre, Ont.

Unassessed premium note capital, \$63,201.39.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

School debentures		\$4,838 49
Cash on hand at head office	\$6 88	
Bank of Hochelaga, Vankleek Hill	739 61	
Union Bank, Plantagenet	2,568 84	
Sterling Bank, L'Original	514 96	
Provincial Bank, Alfred, Ont	5,576 18	
		<hr/>
		\$9,406 47
Amount unpaid of fixed payments of 1911		92 71
Amount of premium notes in force after deducting all payments thereon and assessments levied		63,201 39
		<hr/>
Total assets		<u>\$77,539 06</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$9,050 93	
Cash received for fixed payments due in 1911		\$6,431 59
“ fixed payments due in prior years		43 69
“ interest		432 29
“ advertising on calendars		60 -00
“ principal of debentures (not extended).....	294 56	
		<hr/>
Total receipts		<u>\$6,967 57</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$47 00
“ fuel and light	8 00
“ Travelling expenses	11 00
“ statutory assessment and license fee	18 45
“ printing, stationery and advertising	200 71
“ salaries, directors' and auditors' fees	528 00
“ postage, telegrams and express	63 15
Total expenses of management	\$876 31

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$785 45	
“ “ “ during 1911	3,670 06	
		4,455 51
“ rebate		169 33
“ debentures (not extended), \$1,700 00		
Total expenditure		\$5,501 15

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$2,552,110 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,672	\$2,172,000 00
Policies new and renewed during 1911	818	1,081,395 00
Gross number and amount in force during 1911	2,490	\$3,253 395 00
Less expired and cancelled in 1911	562	701,285 00
Net risks in force 31st December, 1911	1,928	\$2,552,110 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$76,569 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	63,201 39
Amount of premium notes received during the year 1911	32,441 85
Payments on the premium notes of 1911, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1911	4,445 39

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Wm. Smith	Columbus, Ont.
R. J. Mackie	Oshawa, Ont.
Peter Christie	Manchester, Ont.
John Bright	Myrtle Station, Ont.
John Davy	Leskard, Ont.
J. J. Smith	Enniskillen, Ont.
Alex. Mackenzie	Columbus, Ont.
Noah Burkholder	Cedar Grove, Ont.
James Parr	Blackstock, Ont.
H. E. Webster	Whitby, Ont.
S. J. Williams	Hampton, Ont.
Joshua Hoover	Stouffville, Ont.

Officers:

Wm. Smith, M.P., President	Columbus, Ont.
R. J. Mackie, Vice-President	Oshawa, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Auditors:

W. E. N. Sinclair, M.P.P.	Oshawa, Ont.
W. F. Weir	Port Perry, Ont.

Unassessed premium note capital, \$125,674 85.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1911.

ASSETS.

Cash in Standard Bank, Oshawa ...	\$18,855 08	
“ “ Ontario Loan and Savings Co.	5,127 40	
		\$23,982 48
Amount of unpaid of fixed payments, 1911		511 15
Amount of prior years (not extended).....	\$36 20	
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$125,674 85	
Less residue of premium notes given for re-insurance	1,860 70	
		123,814 15
Total assets		\$148,307 70

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$20,875 20	
Cash received for fixed payments of 1911		\$14,238 85
“ fixed payments of prior years		156 85
“ interest during 1911		653 43
“ extra risks		27 40
“ rebates		14 85
“ re-insurance on losses		85 95
Total receipts		\$15,177 33

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission.	\$1,974 00
“ law costs	1 00
“ investigation and adjustment of claims	79 05
“ salaries, directors' and auditors' fees	1,309 90
“ statutory assessment and license fee	35 02
“ printing, stationery and advertising	274 40
“ postage, telephone, telegrams and express	89 71
“ travelling expenses	13 00
“ rents	29 50
“ other expenses	100 57
Total expenses of management	\$3,906 15

Miscellaneous payments:

Cash paid for losses which occurred during 1911	7,747 05
“ rebate	226 45
“ re-insurance	190 40
Total expenditure	\$12,070 05

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1911.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$11,250 00	\$5,600 00	\$5,009,250 00	\$5,026,100 00
Re-insurance.				
On mutual system			63,250 00	63,250 00
On cash system			2,040 00	2,040 00
Total re-insurance			65,290 00	65,290 00
Net risks carried at 31st December, 1911	\$11,250 00	\$5,600 00	\$4,943,960 00	\$4,960,810 00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	3,401	\$4,848,580 00
Policies new and renewed during 1911	1,350	1,978,015 00
Gross number and amount in force during 1911	4,751	\$6,826,595 00
Less expired and cancelled in 1911	1,303	1,800,495 00
Net risks in force 31st December, 1911	3,448	\$5,026,100 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	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 . . .	\$363 15	\$182 05	\$162,844 50	\$163,389 70
Amount of premium notes, after deducting all payments thereon and assessments levied	315 10	146 75	125,213 00	125,674 85
Amount of premium notes received during the year 1911...	363 15	69 90	63,691 95	64,125 00
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st December, 1911 ..	44 30	13 50	14,181 05	14,238 85
(b) Notes for fixed payments or assessments unpaid at 31st December, 1911	3 75		507 40	511 15
Amount of premium notes given for re-insurance			2,248 00	2,248 00
Less payments made thereon . . .			387 30	387 30
Residue of said premium notes for which the Company is still liable			1,860 70	1,860 70

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

W. C. Hodgins	Southgate, Ont.
T. D. Box	London, Ont.
Frederick Fitzgerald	Ballymote, Ont.
A. McLean	Ilderton, Ont.
B. C. Brooks	Hopedale, Ont.
T. Ramsay	Hyde Park, Ont. *
C. J. Hardy	Devizes, Ont.
S. Wheaton	London, Ont.
R. T. Shoebottom	Ballymote, Ont.

Officers:

W. C. Hodgins, President	Southgate, Ont.
F. Fitzgerald, Vice President	London, Ont.
Edward Dann, Secretary, 505 Central Ave.	London, Ont.
E. M. Roberts, Treasurer	Ballymote, Ont.

Auditors:

James Smibert	Arva, Ont.
E. Johnson	Ballymote, Ont.

Unassessed premium note capital, \$59,300.35

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1911.

ASSETS.

Loan Company's debenture	\$10,000 00
Cash in Dominion Bank, London	3,350 53
Amount unpaid of fixed payments of 1911	146 78
Amount of premium notes in force, after deducting all payments thereon and assessments levied	59,300 35
Amount of interest due and accrued	78 32
Total assets	\$72,875 98

LIABILITIES.

Amount of resisted loss unpaid	\$300 00
Amount of supposed loss unpaid	15 00
	<u>\$315 00</u>
Amount of agents' fees due and unpaid	33 75
Total liabilities	\$348 75

RECEIPTS

Cash balance at 31st December, (not extended)	\$2,783 68	
Cash received for fixed payments of 1911		\$4,763 69
“ fixed payments of prior years		217 26
“ interest		546 56
 Total receipts		<u>\$5,527 51</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents		\$371 25
“ law costs		1 00
“ fuel and janitor		3 00
“ investigation of claims		33 00
“ statutory assessments and license		19 02
“ rent safe deposit box		2 00
“ printing, stationery and advertising		24 66
“ salaries, directors' and auditors' fees		422 50
“ postage, telephone, telegraph and express		33 10
 Total expenses of management		<u>\$909 53</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		3,890 93
“ rebate		160 26
 Total expenditure		<u>\$4,960 66</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$2,341,695 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,325	\$2,264,904 00
Policies new and renewed during 1911	485	852,059 00
 Gross number and amount in force during 1911	 1,810	 \$3,116,963 00
Less expired and cancelled in 1911	459	775,268 00
 Net risks in force 31st December, 1911	 1,351	 <u>\$2,341,695 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$70,547 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	59,300 35
Amount of premium notes received during the year 1911	25,641 50
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	4,763 69

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Jno. McPherson	Crinan, Ont.
Arch'd McColl	Aldboro, Ont.
D. R. Thomson	Cowal, Ont.
D. Carmichael	West Lorne, Ont.
John R. Gow	Wallacetown, Ont.
John McPhail	Wallacetown, Ont.

Officers:

Arch'd McColl President	Aldboro, Ont.
John McPhail, Vice-President	Wallacetown, Ont.
W. A. Galbraith, Secretary-Treasurer	Dutton, Ont.

Auditors:

Archibald Carmichael	West Lorne, Ont.
D. C. McKellar	Wallacetown, Ont.

Unassessed premium note capital, \$84,083 53.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Molsons Bank, Dutton, Ont.	\$78 96	
Cash in Traders Bank, Dutton, Ont.	3,595 11	
Cash in Merchants Bank, West Lorne, Ont.	718 25	
		\$4,392 32
Amount unpaid of fixed payments of 1911		381 25
" fixed payments of prior years (not extended)	81 40	
Amount of premium notes in force after deducting all payments thereof and assessments levied		84,083 53
Office safe (not extended), \$110.00.		
		\$88,807 10
Total assets		

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	\$4,847 74	
Amount of cash received for fixed payments of 1911		\$4,510 99
" " fixed payments due in prior years		202 85
" " interest		142 39
		\$4,856 23
Total receipts		

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$43 90
“ bonus to agents	115 25
“ travelling expenses	27 45
“ postage, telephones, telegrams, and express	46 76
“ statutory assessment and license	18 70
“ law costs	59 10
“ printing, stationery and advertising	42 50
“ salaries, directors' and auditors' fees	328 00
“ rent	9 00
“ other expenses	5 00
Total expenses of management	<u>\$695 66</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911	4,536 29
“ rebate	79 70
Total expenditure	<u>\$5,311 65</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1911.

	Four years.
Mutual	\$2,363,475 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1910	1,293	\$2,212,840 00
Policies new and renewed during 1911	464	351,600 00
Gross number and amount in force during 1911	1,757	\$3,064,440 00
Less expired and cancelled in 1911	435	700,965 00
Net risks in force 31st December, 1911	1,322	<u>\$2,363,475 00</u>

CLASSIFICATION OF RISKS:

Fair and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$94,539 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	84,083 53
Amount of premium notes received during the year 1911	34,064 00
Payments on the premium notes of 1911, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1911	1,658 69
Notes for fixed payments unpaid 31st December, 1911	43 40

PURELY MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES ; RECEIPTS AND EXPENDITURE.

PURELY MUTUAL FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Real estate cash value.		Mortgages, bonds, de- ventures and other securities.		Cash.		Agents' balances.		Fixed payments of 1911 unpaid.		Assessments of 1911 unpaid.		Fixed payment of prior years.		Unassessed premium note capital.		Interest due and accrued.		Short date notes.		All other assets.		Total assets.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual	2,133	80	.....	.....	576	00	.....	.....	.....	.....	24,240	75	.....	.....	.....	.....	26,750	55	.....	.....
2 Amherst Island	3,004	28	.....	.....	.....	.....	.....	.....	.....	.....	7,885	25	.....	.....	.....	.....	10,921	53	.....	.....
3 Ayr Farmers'	8,243	40	.....	.....	.....	.....	49	30	.....	.....	147,484	21	.....	.....	.....	.....	155,776	91	.....	.....
4 Bay of Quinte	5,167	47	.....	.....	62	75	.....	.....	.....	.....	39,008	89	.....	.....	.....	.....	44,239	11	.....	.....
5 Bertie & Willoughby	7,974	35	.....	.....	327	77	.....	.....	.....	.....	72,632	39	.....	.....	.....	.....	80,934	51	.....	.....
6 Blanshard	2,794	54	.....	.....	.....	.....	327	69	.....	.....	41,812	67	.....	.....	.....	.....	44,963	32	.....	.....
7 Blenheim, North	6,287	68	.....	.....	.....	.....	5	91	.....	.....	83,227	83	.....	.....	.....	.....	89,521	42	.....	.....
8 Brant County	8,888	36	.....	.....	402	97	.....	.....	.....	.....	124,614	00	.....	.....	.....	.....	135,036	11	.....	.....
9 Canadian Millers	19,897	14	.....	.....	384	20	.....	.....	.....	.....	111,006	64	.....	.....	.....	.....	300,666	50	.....	.....
10 Caradoc Farmers'	120	74	.....	.....	.....	.....	51,221	48	.....	.....	.....	.....	51,440	26	.....	.....
11 Clinton Township	201	72	.....	.....	.....	.....	52,409	75	.....	.....	.....	.....	53,777	80	.....	.....
12 Culross	1,213	91	.....	.....	62,849	74	.....	.....	.....	.....	64,955	29	.....	.....
13 Dercham & W. Oxford	4,972	15	.....	.....	.....	.....	.....	.....	.....	.....	77,774	39	.....	.....	.....	.....	83,412	44	.....	.....
14 Dorchester N. & S.	27,636	08	.....	.....	.....	.....	.....	.....	.....	.....	116,525	96	.....	.....	.....	.....	144,895	51	.....	.....
15 Downie	3,212	68	.....	.....	.....	.....	.....	.....	.....	.....	73,459	47	.....	.....	.....	.....	77,063	19	.....	.....
16 Dufferin Farmers	133,663	68	.....	.....	.....	.....	140,026	67	.....	.....
17 Dumfries, North, and Waterloo South	8,403	64	.....	.....	.....	.....	745	92	.....	.....	223,146	52	.....	.....	.....	.....	239,067	96	.....	.....
18 Dunwich Farmers	4,392	32	.....	.....	331	25	.....	.....	.....	.....	84,083	53	.....	.....	.....	.....	88,807	10	.....	.....
19 Easthope, South	6,488	65	.....	.....	.....	.....	324	92	.....	.....	179,574	42	.....	.....	.....	.....	186,387	99	.....	.....
20 Ekfrid	51,389	23	.....	.....	.....	.....	51,689	44	.....	.....
21 Elina Farmers'	9,581	76	.....	.....	.....	.....	457	84	.....	.....	181,678	69	.....	.....	.....	.....	191,718	29	.....	.....
22 Eramosa	7,288	10	.....	.....	.....	.....	.....	.....	.....	.....	49,131	20	.....	.....	.....	.....	56,701	85	.....	.....
23 Erie Farmers'	1,150	59	.....	.....	.....	.....	.....	.....	.....	.....	67,308	32	.....	.....	.....	.....	68,538	40	.....	.....
24 Farmers' Central	6,12	69	.....	.....	.....	.....	198	54	.....	.....	279,730	28	.....	.....	.....	.....	281,144	55	.....	.....
25 Farmers' Union	11,875	00	.....	.....	.....	.....	.....	.....	.....	.....	202,853	11	.....	.....	.....	.....	223,729	03	.....	.....
26 Formosa	9,904	87	.....	.....	.....	.....	.....	.....	.....	.....	245,987	16	.....	.....	.....	.....	259,040	34	.....	.....
27 Germania	7,082	61	.....	.....	.....	.....	2,733	26	.....	.....	113	100	.....	.....	.....	.....	120,357	56	.....	.....

29 Grand River.....	0,808 13	7,846 25				7,846 16			131,013 16			145,727 56 28
30 Grenville Patron.....	10,000 00	2,557 20				61,175 57			61,175 57			63,732 77 29
31 Grey and Bruce.....		10,881 89			358 30				197,102 38			218,342 57 30
32 Guelph Township.....		7,728 00			131 50	571 30	791 70		103,125 09			112,347 59 31
33 Haldon Union.....		2,528 50			54 90			44 50	19,826 53			22,409 93 32
34 Hamilton Township.....		6,238 14			195 55				175,249 70			181,532 34 33
35 Hay Township.....		1,512 22							94,816 96			96,524 73 34
36 Hopewell Creek.....		7,311 44				335 80	53 12		174,277 11			181,588 55 35
37 Howick Farmers.....	7,100 00	2,372 55			692 80				46,143 43			48,904 99 36
38 Howard Farmers.....	1,502 90	3,074 38			121 65				454,735 52			465,602 70 37
39 Kent and Essex.....		2,915 95			293 10				108,817 20			113,357 70 38
40 Lambton Farmers.....		6,621 83							48,556 73			55,471 66 39
41 Lanark Farmers.....		22,450 87			556 98			1,694 65	84,763 14			108,908 66 40
42 Lennox and Addington.....		5,406 85		176 94	260 75	747 40			171,557 15			177,520 98 41
43 Lobo.....		2,877 41			162 58				54,538 23			56,385 84 42
44 London Township.....	10,000 00	3,350 53			146 78			78 32	40,444 67			43,484 66 43
45 McGillivray.....		5,230 43			177 00				59,300 35			62,875 98 44
46 McKillop.....		2,702 25			575 05				12,629 99			18,037 42 45
47 Maple Leaf.....		23,982 48			511 15				118,631 35			121,908 65 46
48 Nichol Mutual.....		6,379 00			693 13				123,814 15			148,307 78 47
49 Nissouri.....	20 00	864 23			886 21	1,272 32	1,027 90		224,183 38			227,867 83 49
50 Norfolk Farmers.....		1,192 98			14 40				60,025 80			62,104 99 50
51 North Kent.....		560 33							11,731 35			12,306 08 51
52 Oneida Farmers.....		606 13							23,391 56			23,997 69 52
53 Other Mutual.....		139 49			1,211 88				138,925 52			140,276 89 53
54 Oxford Farmers.....		2,477 98				145 47			69,728 37			72,351 82 54
55 Peel and Maryboro.....	1,500 00	10,983 99			1,551 15				157,335 20			171,370 34 55
56 Peel County Farmers.....		24,228 00	45 07		420 87				208,974 13			233,668 07 56
57 Prescott Farmers.....	4,838 49	9,406 47			92 71				63,201 39			77,539 06 57
58 Pustinch.....		713 74			*	174 15	4 80		50,190 81			51,083 50 58
59 Saltfleet and Binbrook.....	400 00	5,281 06				543 67			120,555 06			126,779 79 59
60 Southwold Farmers.....		5,599 44				493 78			59,787 30			60,880 52 60
61 Sydenham.....	4,100 00	6,489 65		79 54			538 47		259,749 17		57 17	276,127 05 61
62 Townsend Farmers.....		3,79 23		160 12					48,078 73			48,672 07 62
63 Osborne and Hibbert.....	5,000 00	7,974 05		56 23					131,382 59		2 07	144,489 98 63
64 Walpole Farmers.....	2,500 00	7,021 91			332 79	131 27			67,990 28			77,901 21 64
65 Waterloo, North.....	14,150 00	1,969 16			249 95		49 05		432,809 42			450,260 79 65
66 Wawanosh, West.....		11,509 94							160,434 35			172,194 24 66
67 Westminister Township.....		6,727 10							51,750 35			73,919 33 67
68 Williams, East.....		1,158 37				195 91			18,254 51			19,608 79 68
69 Yarmouth.....		869 69							52,666 36			53,536 05 69
Totals.....	8,500 00	257,538 41	416,172 15	1,240 19,	14,028 59	13,620 19	3,210 80	7,660,897 34	3,691 25	4,506 91	32 77	8,383,438 60

PURELY MUTUAL FIRE INSURANCE COMPANIES.
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Losses.			Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.	
	Reported but not adjusted.	Adjusted.	Resisted.									
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	
1 Algoma Mutual										1,361	1,216,805 00	1
2 Amherst Island										184	247,170 00	2
3 Ayr Farmers										1,265	3,661,210 00	3
4 Bay of Quinte	125 00							125 00		929	1,529,700 00	4
5 Bertie and Willoughby.										1,687	2,711,980 00	5
6 Blanshard										695	1,388,485 00	6
7 Blenheim, North										656	1,891,445 00	7
8 Brant County										2,562	4,611,600 50	8
9 Canadian Millers	2,000 00	1,398 80						3,398 80		415	1,476,152 00	9
10 Caradoc Farmers		800 00			200 77			1,174 37		990	1,934,488 00	10
11 Clinton Township										1,019	1,676,581 00	11
12 Culross						1,300 00		1,300 00		895	1,852,460 00	12
13 Dereham & W. Oxford.										869	2,135,997 00	13
14 Dorchester, N. and S.										1,999	4,446,260 00	14
15 Downie										975	2,647,930 00	15
16 Dufferin Farmers										2,312	4,351,490 00	16
17 Dumfries, North, and Waterloo, South, ...										2,202	5,569,855 00	17
18 Dunwich Farmers										1,322	2,363,475 00	18
19 Easthope, South.										1,451	3,766,720 00	19
20 Ekfrid						1,350 00		1,350 00		1,098	1,966,425 00	20
21 Elma Farmers										1,431	3,995,275 00	21
22 Eranosa										568	1,140,595 00	22
23 Eric Farmers										893	1,814,577 50	23
24 Farmers' Central		408 33	500 00					908 33		5,929	9,985,371 00	24
25 Farmers' Union.	638 02							638 02		4,632	7,346,356 57	25
26 Formosa	50 00							50 00		4,371	8,342,922 00	26
27 Germania										1,503	3,140,475 00	27

28	Gleagarry Farmers'								3,820	5,458,883	00 28	
29	Grand River...								1,112	2,124,835	00 29	
30	Grenville Patron...								4,837	7,540,851	00 30	
31	Grey and Bruce								2,331	3,226,244	10 31	
32	Guelph Township								261	454,955	00 32	
33	Halton Union	1,728 00						1,728 00	3,130	6,180,050	00 33	
34	Hamilton Township							41 25	2,010	2,905,237	00 34	
35	Hay Township.								1,995	4,492,010	00 35	
36	Hopewell Creek.								615	966,487	00 36	
37	Howick Farmers'							70 00	5,527	10,046,115	00 37	
38	Howard Farmers'							15 00	2,139	4,159,375	00 38	
39	Kent and Essex...	15 00							1,037	1,736,185	00 39	
40	Lambton Farmers'								1,473	6,975,753	00 40	
41	Lanark Farmers'								5,283	6,971,686	00 41	
42	Lennox and Addington.	600 00						1,600 00	1,125	1,838,345	00 42	
43	Lobo								745	1,267,986	00 43	
44	London Township.				300 00			348 75	1,351	2,341,695	00 44	
45	McGillivray								412	561,500	00 45	
46	McKillop								1,988	3,695,890	00 46	
47	Maple Leaf								3,448	4,960,810	00 47	
48	Nichol Mutual								1,527	2,500,905	00 48	
49	Nissouri	450 00						566 56	2,166	5,102,963	00 49	
50	Norfolk Farmers'								1,335	1,805,045	00 50	
51	North Kent...								245	417,074	33 51	
52	Oneida Farmers'								575	814,328	00 52	
53	Other Mutual							500 00	1,900	4,143,172	00 53	
54	Oxford Farmers	2,951 70			500 00			5,011 70	1,151	2,090,877	00 54	
55	Peel and Maryboro				2,000 00				3,317	6,696,575	00 55	
56	Peel County Farmers								3,512	7,436,800	00 56	
57	Prescott Farmers'								1,928	2,552,110	00 57	
58	Pushinch								751	1,769,835	00 58	
59	Saltfleet and Bimbrook								1,641	3,035,520	00 59	
60	Southold Farmers								801	1,783,375	00 60	
61	Sydenham	125 00							125 00	12,002,701	00 61	
62	Townsend Farmers'								900 00	6,861	12,002,701	00 61
63	Usborne and Hibbert..	160 00			4,450 00			4,487 75	906	1,819,245	00 62	
64	Walpole Farmers'								2,285	4,779,990	00 63	
65	Waterloo, North								13 33	1,900,327	00 64	
66	Wawanosh, West								3,735	8,904,823	00 65	
67	Westminster Township								2,680	4,685,257	00 66	
68	Williams, East								977	1,962,958	00 67	
69	Yarmouth								468	726,551	00 68	
									900	1,926,826	00 69	
									4 00			
									288 85	24,520 86	132195	
									8,307 72	207 33	244,064,150 00	
	Totals	8,307 72	4,125 46	800 00	10,600 00	97 75			33 75	267 33		

32 Guelph Township.....	775 23	36 88	41 46	11,169 98 31
33 Halton Union.....	13,340 50	141 70	85 72	897 83 32
34 Hamilton Township.....	8,411 65	185 10	260 70	13,766 65 33
35 Hay Township.....	752 71	.....	109 66	8,738 77 34
36 Hopewell Creek.....	2,100 06	137 15	212 96	965 67 35
37 Howick Farmers'.....	19,692 04	464 88	98 23	2,335 41 36
38 Howard Farmers.....	8,332 90	176 65	658 29	(d) 20,979 82 37
39 Kent and Essex.....	3,948 68	305 05	181 98	(e) 8,574 54 38
40 Lambton Farmers'.....	19,551 45	1,587 92	475 02	4,437 71 39
41 Lanark Farmers'.....	17,502 08	591 43	250 63	21,647 94 40
42 Lennox and Addington	5,980 05	99 85	7 20	18,344 14 41
43 Lobo.....	2,393 29	16 71	97 58	17,097 80 42
44 London Township.....	4,763 69	217 26	546 56	2,507 58 43
45 McGillivray.....	1,084 20	37 50	136 74	5,527 51 44
46 McKillop.....	6,938 85	256 70	34 75	1,258 44 45
47 Maple Leaf.....	14,238 85	156 85	653 43	7,230 80 46
48 Nichol Mutual.....	6,008 71	340 64	138 91	15,177 33 47
49 Nissouri.....	6,690 40	1,272 10	119 53	8,821 02 49
50 Norfolk Farmers.....	4,058 84	102 37	.....	4,177 78 50
51 North Kent.....	818 27	5 00	.....	824 52 51
52 Oneida Farmers'.....	71 50	.....	30 4 00	2,903 31 52
53 Otter Mutual.....	499 00	263 34	9 13	11,931 93 53
54 Oxford Farmers'.....	12,126 55	728 10	429 76	8,691 28 54
55 Peel and Maryboro.....	20,354 04	409 41	591 95	53 00
56 Peel County Farmers.....	6,431 59	43 69	432 29	84 05
57 Prescott Farmers'.....	1,945 72	183 15	56 77	60 00 (g)
58 Pushinch.....	5,779 01	491 41	165 05	2,189 44 58
59 Saltheeft and Binbrook	4,832 80	446 90	5 64	6,444 97 59
60 Southwold Farmers'.....	23,668 39	392 17	758 16	7,145 64 60
61 Sydneyham.....	332 00	52 70	19 21	8,743 12 62
62 Townsend Farmers.....	3,889 21	.....	192 05	7,148 38 63
63 Osborne and Hibbert	6,790 67	107 90	192 05	3,939 25 64
64 Walpole Farmers'.....	3,472 22	113 07	189 96	63 50
65 Waterloo, North.....	100 50	829 35	809 16	(h) 17,692 54 65
66 Wawanosh, West.....	12,054 03	.....	277 30	10,017 95 66
67 Westminster Town- ship.....	9,447 18	279 12	962 68	(i) 4,897 75 67
68 Williams, East.....	3,935 07	.....	28 49	1,865 85 68
69 Yarmouth.....	1,659 56	177 80	47 27	2,029 58 69
Totals.....	5,272 83 390,164 85 142,759 18 12,210 58 8,078 69 23,734 94 329 70 1,657 76 238 60 30 632 15.....	100 86	514 34	615,694 48

a. Not including \$7,536.48 from repayment of mortgages and on investments.
 b. Not including \$6,700.00 from repayment of mortgages.
 c. Not including \$3,831.85 from matured debentures and repayment of mortgages.
 d. Not including \$16,000.00 from matured debentures.
 e. Not including \$808.50 from instalments on debentures.
 f. Not including \$5,000.00 from matured debentures.
 g. Not including \$294.56 instalments on debentures.
 h. Not including \$5,762.06 from matured debentures and instalments on mortgages.
 i. Not including \$600.00 from payments on mortgages.
 j. Not including \$1,700.00 from matured debentures.

PURELY MUTUAL FIRE INSURANCE COMPANIES.
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Expenses of Management.								Re-insurance.	Returned, rebate and returned premiums.	Payment of loans.	All other expenditure.	Total.
	Agents' Commission, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Salaries and general expense account.	Total expenses of management.	Losses.	Re-insurance.					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 Algoma Mutual.....	825 58			12 43	964 67	1,802 68	1,512 00						3,397 82
2 Amherst Island.....	102 99			6 45	118 70	228 14	75 00						318 88
3 Avy Farmers'.....				26 27	1,177 72	1,203 99	2,998 64						4,202 63
4 Bay of Quinte.....	207 29			14 33	1,119 15	1,340 77	3,279 25						4,771 55
5 Bertie & Willoughby				20 89	855 85	876 74	5,418 55						6,390 84
6 Blanshard.....				12 85	177 50	190 35	3,076 50						3,266 85
7 Blenheim, North.....		6 75		16 14	502 80	525 69	1,278 60						1,804 29
8 Brant County.....	1,363 37			34 83	1,333 46	2,731 66	3,223 22						5,954 88
9 Canadian Millers'.....	8 11	11 50		13 70	9,183 15	9,216 46	26,961 24	315 00	1,939 04			(a)	1,804 29
10 Caradoc Farmers'.....	180 50			16 54	423 03	620 07	6,584 24		108 19				7,312 50
11 Clinton Township.....	32 40		14 00	14 34	479 05	539 79	5,321 50		6 80	900 00			6,768 09
12 Culross.....	132 00			16 87	416 91	565 78	6,107 00		4 98	2,000 00			8,677 76
13 Dereham & W. Oxford				18 00	619 20	637 20	2,861 93		56 74				3,555 87
14 Dorchester, N. & S.	15 50	6 00		31 52	808 40	861 42	8,478 43		162 53				9,502 38
15 Downie.....		10 00		20 71	367 16	397 87	2,770 11						3,167 98
16 Dufferin Farmers'.....	449 00			30 63	952 70	1,432 33	11,169 70		73 66				12,675 69
17 Dumfries, North, and Waterloo, South.....				37 89	2,256 38	2,294 27	1,963 99						(c)
18 Dunwich Farmers'.....	115 25	58 10		18 70	503 61	695 66	4,511 29		79 70		25 00		5,311 65
19 Easthope, South.....				27 71	682 53	710 24	3,948 85						4,659 09
20 Ekfrid.....		114 96	58 60	16 65	441 65	631 86	4,340 85		80 34	1,100 00			6,153 05
21 Elma Farmers'.....				28 88	532 96	561 84	4,154 62		10 15		332 78		5,059 39
22 Eramosa.....	172 25			12 14	285 20	469 59	1,523 15	132 30	39 50				2,164 54
23 Erie Farmers'.....				15 07	433 70	448 77	184 78		10 12		95 50		739 17
24 Farmers' Central.....	1,014 50			62 71	2,364 48	3,441 69	19,159 20	31 32	81 28				22,713 49
25 Farmers' Union.....	3,494 10			45 32	1,710 20	5,249 62	19,434 82		635 56				(d)
26 Formosa.....	623 52			53 58	1,799 09	2,476 19	18,649 61	26 54	139 85				21,292 19
27 Germania.....	91 00	300 00		24 88	784 15	1,200 03	2,967 25	45 30					4,212 52

28 Glengarry Farmers'	1,147 67			1,376 70	2,561 13	14,333 00	186 09		17,080 22 28			
29 Grand River.....		1 00		448 78	467 23	928 47			1,395 70 22			
30 Grenville Patron.....				1,566 29	1,615 62	15,291 96	235 73		17,143 31 30			
31 Grey and Bruce.....	1,344 30			1,036 24	2,407 19	3,127 15	84 11		5,618 45 31			
32 Guelph Township.....		4 00		222 55	230 34	1,460 00	4 50		1,694 84 32			
33 Halton Union.....	1,102 00			1,367 66	2,514 94	13,672 12	574 16		16,955 92 33			
34 Hamilton Township.....	880 00			813 05	1,716 23	8,779 56	312 10		10,985 94 34			
35 Hay Township.....	131 50			615 23	786 68	2,307 81	8 02		3,102 51 35			
36 Hopewell Creek.....	159 00			367 58	529 40	3,674 00			4,203 40 36			
37 Howick Farmers'.....	1,106 50	7 00		2,199 89	3,376 97	26,134 24	495 97		(c) 30,007 18 37			
38 Howard Farmers'.....				971 00	1,000 16	11,207 95		194 00	12,656 05 38			
39 Kent and Essex.....	617 50			586 61	1,218 86	1,550 00	150 83		2,919 69 39			
40 Lambton Farmers'.....	1,291 25	10 00		1,588 79	2,936 24	9,211 88	848 25		13,249 94 40			
41 Lanark Farmers'.....	2,322 20			1,485 92	3,853 78	19,267 49			23,121 27 41			
42 Lennox and Addington.....	975 56	33 30		938 80	1,963 80	10,636 75	163 07		17,535 08 42			
43 Lobo.....	124 00			224 01	360 66	2,583 33	8 65		2,952 64 43			
44 London Township.....	371 25	1 00		518 26	909 53	3,890 93			(f) 4,960 66 44			
45 McGillivray.....	58 00			199 85	266 32	147 65	3 75		466 82 45			
46 McKillop.....	287 53	50		917 28	1,233 08	4,434 48	141 15		5,808 68 46			
47 Maple Leaf.....	1,974 00	1 00		1,896 13	3,906 15	7,747 05	190 40		12,070 05 47			
48 Nichol Mutual.....	689 50			946 18	1,656 82	2,581 40	38 00		4,450 67 48			
49 Nissouri.....	726 00			1,069 32	1,830 90	10,553 55	60 84		12,445 29 49			
50 Norfolk Farmers'.....	1,076 53	2 58		627 05	1,721 47	2,247 66	29 39		3,998 52 50			
51 North Kent.....				138 85	204 97	57 00	81 57		352 49 51			
52 Oneida Farmers'.....	22 00	1 00		190 75	223 64	1,611 85	3 48	671 85	2,510 82 52			
53 Otter Mutual.....	599 90	63 90		1,278 41	1,971 43	7,216 80	225 52	3,000 00	12,413 75 53			
54 Oxford Farmers'.....		216 00		530 55	882 32	3,324 15		4,400 00	8,606 47 54			
55 Peel and Maryboro.....	1,268 00			1,243 42	2,553 26	16,972 00	289 05		19,814 31 55			
56 Peel County Farmers'.....	1,252 00	4 01		2,662 09	3,967 26	9,671 45	644 30		14,283 01 56			
57 Prescott Farmers'.....	47 00			810 86	876 31	4,455 51	169 33		5,501 15 57			
58 Pusslineh.....	92			279 90	296 19	3,789 60	5 15		4,090 94 58			
59 Salfleet and Binbrook.....				798 56	8,139 56	8,139 32			8,937 88 59			
60 Southwold Farmers'.....	53 50	60 30		372 70	502 35	5,359 40	22 95	1,860 30	7,725 00 60			
61 Sydenham.....	2,357 34	25 00		2,759 06	5,215 58	20,553 64	102 77	453 42	26,825 41 61			
62 Townsend Farmers'.....	332 00			577 81	979 81	7,855 70	73 89		8,909 40 62			
63 Osborne and Hibbert.....		26 00		780 09	839 78	3,396 19	3 00		4,238 97 63			
64 Walpole Farmers'.....		55 55		748 15	820 01	2,230 64	76 93	188 98	3,816 56 64			
65 Waterloo, North.....	1,216 00	93 95		1,937 89	3,303 73	11,749 83		4,000 00	19,053 56 65			
66 Wawanosh, West.....	339 00			1,232 64	1,665 05	5,777 39	210 06		7,652 50 66			
67 Westminster Towns'p.....	120 00			694 63	831 33	3,288 30	35 50		7,155 13 67			
68 Williams, East.....	85 50	50		205 67	301 16	1,290 15	14 42		1,616 98 68			
69 Yarmouth.....				526 02	542 37	2,229 52			2,771 89 69			
Totals.....	32,882 81	862 45	518 06	1,788 53	71,137 46	107,189 31	469,671 16	1,664 82	9,735 09	22,632 15	7,642 12	618,534 65

a. Not including \$8,400 invested.
 b. Refunded to members.
 c. Not including \$6,700 loan on mortgages.
 d. Not including \$6,400 loaned on mortgages.
 e. Not including \$5,710 loan on mortgages.
 f. Not including \$5,000 invested.
 g. Not including \$4,075.50 invested in office building.
 h. Not including \$2,500 invested in office building.
 i. Not including \$2,500 invested in office building.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1911.	Premium notes taken during year 1911.
	\$	\$	\$	\$	\$
Algoma Mutual	1,216,805 00	24,240 75	26,750 55	453,248 00	13,572 44
Amherst Island	247,170 00	7,885 25	10,921 53	65,410 00	2,592 40
Avr Farmers'	3,661,210 00	147,484 21	155,776 91	1,022,285 00	43,574 25
Bay of Quinte	1,529,700 00	39,008 89	44,114 11	645,150 00	19,520 00
Bertie and Willoughby	2,711,980 00	72,632 39	80,934 51	996,930 00	30,467 46
Blanshard	1,388,485 00	41,812 67	44,963 32	526,355 00	17,091 95
Blenheim, North	1,891,445 00	83,227 83	89,521 42	664,895 00	31,304 00
Brant County	4,611,600 50	124,614 00	135,036 11	1,216,970 00	34,654 14
Canadian Millers'	1,501,152 00	111,006 64	297,267 70	775,882 00	81,455 40
Caradoc Farmers'	1,934,488 00	51,221 48	50,265 89	695,141 00	20,854 23
City of Hamilton	342,096 69	15,941 70	33,768 99	345,775 00	25,407 70
Clinton Township	1,676,381 00	52,409 75	53,777 80	676,490 00	23,973 19
Culross	1,852,460 00	62,849 74	63,655 29	514,405 00	20,576 20
Dereham and West Oxford	4,446,260 00	77,774 39	83,412 44	763,225 00	30,978 60
Dorchester, N. and S.	2,647,930 00	116,525 96	144,895 51	1,790,570 00	53,717 10
Downie Mutual	2,647,930 00	73,459 47	77,063 19	900,685 00	27,020 55
Dufferin Farmers'	4,351,490 00	133,663 68	140,026 67	1,610,225 00	55,542 82
Dunfries, N., and Waterloo, S.	5,569,855 00	223,146 52	239,067 56	1,857,305 00	79,943 00
Dunwich Farmers'	2,363,475 00	84,083 55	88,807 10	851,600 00	34,064 00
Easthope South	3,766,720 00	179,574 42	186,387 99	1,166,580 00	58,329 00
Economical Mutual	5,308,646 00	217,657 07	525,389 76	2,024,274 00	130,512 00
Ekfrid	1,966,425 00	51,389 23	50,539 44	731,465 00	21,943 95
Elma Farmers'	3,995,275 00	181,678 69	191,718 29	1,279,815 00	63,990 75
Eramosa Mutual	1,207,745 00	52,190 50	56,701 85	422,275 00	19,906 50
Erie Farmers'	1,814,577 50	67,338 32	68,538 40	632,690 00	25,457 50
Farmers' Central	10,001,471 00	280,415 08	280,236 22	3,445,095 00	101,016 00
Farmers' Union	7,346,356 57	202,833 11	223,091 01	3,128,975 00	107,015 94
Fire Insurance Exchange	671,675 22	9,331 96	74,746 24	710,358 22	20,254 26
Formosa Mutual	8,359,122 00	246,438 48	258,990 34	3,094,660 00	106,781 00
Germania Farmers'	3,140,475 00	113,100 05	120,337 56	680,630 00	27,201 20

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

c. c. c. c. c. c.

31	Glengarry Farmers'	131,013 16	145,727 56	1,012,793 00	57,383 79
32	Gore District	245,957 00	683,609 30	2,204,815 00	158,783 00
33	Grand River	61,175 57	63,732 77	749,210 00	27,741 20
34	Grenville Patron	197,102 38	218,342 57	2,805,730 00	84,171 90
35	Grey and Bruce	103,125 09	112,347 59	1,008,451 00	36,837 25
36	Guelph Township	19,826 53	22,409 95	142,950 00	6,740 00
37	Halkon Union	177,472 10	179,804 34	2,283,545 00	78,967 45
38	Hamilton Township	97,018 81	96,483 48	1,161,730 00	43,031 65
39	Hand-in-Hand	16,607 24	103,406 25	1,283,871 22	37,309 30
40	Hay Township	174,277 11	181,588 55	1,346,060 00	55,334 00
41	Hopewell Creek	46,143 34	48,904 99	286,200 00	14,796 50
42	Howard Farmers'	108,817 20	113,342 70	1,560,900 00	46,827 00
43	Howick Farmers'	454,735 52	465,532 70	3,244,060 00	162,203 00
44	Independent	18,193 03	.....	120,750 00	7,301 85
45	Kent and Essex	48,556 73	55,471 66	628,630 00	21,477 83
46	Lambton Farmers'	84,763 14	108,908 66	2,806,480 00	56,126 80
47	Lanark County	171,557 15	177,520 98	2,603,974 00	77,079 04
48	Lennox and Addington	54,538 23	54,785 84	702,140 00	24,356 36
49	Lobo	40,444 67	43,484 66	420,103 00	16,804 12
50	London Township	59,300 35	72,527 23	852,059 00	25,641 50
51	McGillivray	12,667 49	18,037 42	168,160 00	5,044 80
52	Maple Leaf	118,631 00	121,908 65	1,042,195 00	41,711 00
53	McKillop	125,674 85	148,507 78	1,978,015 00	64,125 00
54	Metropolitan	24,329 53	9,669 43	155,000 00	10,157 18
55	Millers' and Manufacturers'	38,488 34	113,100 09	2,876,886 00	84,873 08
56	Monarch	20,370 17	55,469 52	320,476 00	11,747 94
57	Nichol Mutual	75,966 39	82,465 82	828,315 00	29,434 30
58	Nissouri Farmers'	224,183 38	226,801 27	1,864,615 00	86,328 00
59	Norfolk	60,025 80	62,104 99	600,700 00	24,022 40
60	North Kent	11,731 35	12,306 08	264,176 00	7,925 28
61	Oneida Farmers'	23,391 56	23,997 69	368,390 00	11,239 11
62	Oter Mutual	138,925 52	139,776 89	1,189,132 00	50,532 00
63	Oxford Farmers'	69,728 37	67,340 12	734,415 00	28,711 00
64	Peel and Maryboro'	157,335 20	171,370 34	2,416,400 00	49,153 00
65	Peel County	208,974 13	233,668 07	2,623,340 00	89,600 62
66	Perth	170,099 36	480,169 84	3,657,983 00	101,607 93
67	Prescott	63,201 39	77,539 06	1,081,335 00	32,441 85
68	Puslinch	50,190 81	51,083 50	676,145 00	20,724 35
69	Saltfleet and Binbrook	120,555 06	126,779 79	1,189,340 00	51,764 37
70	Southwold	255,749 17	60,755 52	545,225 00	21,809 00
71	Sydenham	59,787 30	275,227 05	4,439,017 00	113,261 25
72	Townsend	48,078 73	44,184 32	685,445 00	20,999 16
73	Usborne and Hibbert	131,382 59	144,329 98	1,205,383 00	35,904 62
74	Walpole Farmers'	67,990 28	77,887 88	488,363 00	19,848 47
75	Waterloo Mutual	264,259 45	632,413 15	3,803,419 00	160,201 50

* All reinsured in the Equity Fire Insurance Co. of Canada.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES. — *Concluded.*

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1911. — *Concluded.*

Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1911.	Premium notes taken during year 1911.
76 Waterloo North.....	\$ 8,904,823 00	\$ 432,809 42	\$ 450,260 79	\$ 2,900,726 00	\$ 147,272 00
77 Wawanosh West.....	\$ 4,685,257 00	\$ 160,434 35	\$ 172,194 24	\$ 1,223,560 00	\$ 48,942 40
78 Wellington Mutual.....	\$ 709,151 00	\$ 27,338 54	\$ 68,505 60	\$ 274,581 00	\$ 17,326 04
79 Westminster Township.....	\$ 1,962,958 00	\$ 51,750 35	\$ 73,919 33	\$ 715,683 00	\$ 21,470 49
80 Williams East.....	\$ 729,651 00	\$ 18,324 26	\$ 19,608 79	\$ 254,300 00	\$ 7,629 00
81 Williams East.....	\$ 1,926,826 00	\$ 52,666 36	\$ 53,527 05	\$ 797,396 00	\$ 23,709 83
82 Yarmouth.....	\$ 4,384,326 91	\$ 90,498 93	\$ 106,086 68	\$ 1,470,200 00	\$ 48,291 02
Totals.....	\$ 287,635,197 49	\$ 8,831,069 54	\$ 11,225,252 59	\$ 104,652,132 44	\$ 3,850,419 56

WEATHER INSURANCE COMPANIES.

(Mutual,—4 Edward VII., c. 16.)

ASSETS AND LIABILITIES ; INCOME AND EXPENDITURE.

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

Henry Rau	Drysdale, Ont.
S. Brokenshire.....	Crediton, Ont.
Jacob Kellerman	Dashwood, Ont.
Chas. Monteith	Thames Road, Ont.
W. T. Caldwell	Hensall, Ont.
Dougold Fotheringham	Egmondville, Ont.
Wm. Battler	Zurich, Ont.
Roger Northcote	Hay, Ont.
Moses Geiger	Zurich, Ont.

Officers:

Jacob Kellerman, President	Dashwood, Ont.
Roger Northcote, Vice-President.....	Hay, Ont.
A. G. Smillie, Secretary-Treasurer	Hensall, Ont.

Auditors:

Andrew Campbell	Thames Road, Ont.
Alex. Rannie	Zurich, Ont.

Unassessed premium note capital, \$91,577.05.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$41 66	
Cash in Molsons Bank, Hensall, Ont.	6,001 19	
		6,042 85
Amount unpaid of fixed payments of 1911		498 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied		91,577 05
Office furniture (not extended) \$50.00		
Total assets		\$98,118 60

LIABILITIES.

Amount of supposed or reported losses	\$67 00
Total liabilities	\$67 00

RECEIPTS

Cash balance at 31st December, 1910 (not extended)	5,649 88	
Cash received at taking of application:		
Held by agents for fees (not extended)	1,055 00	
Cash received for fixed payments due in 1911		\$4,603 15
" fixed payments due in prior years		101 90
" interest		168 46
		<hr/>
Total receipts		\$4,873 51

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	\$1,055 00	
Amount paid for commission		\$306 20
" investigation of claims		292 65
" statutory assessment and license fee		16 47
" printing, stationery and advertising		76 15
" salaries, directors' and auditors' fees		769 70
" postage, telephone, telegrams and express		68 19
" rent (Directors' meetings)		10 00
" travelling expenses		166 50
" secretary's books		4 65
		<hr/>
Total expenses of management		\$1,710 51

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$67 05	
" losses which occurred during 1911	2,700 98	
		<hr/>
" rebate		2,768 03
		2 00
		<hr/>
Total expenditure		\$4,480 54

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

		Three years.
Mutual		\$2,279,802 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	1,970	\$1,851,592 00
Policies new and renewed during 1911	1,055	1,050,910 00
		<hr/>
Gross number and amount in force during 1911	3,025	\$2,902,502 00
Less expired and cancelled in 1911	632	622,700 00
		<hr/>
Net risks in force 31st December, 1911	2,393	\$2,279,802 00

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	Three year risk.
Amount of face of all premium notes held by Company and legally liable to assessment	\$101,865 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	91,577 05
Amount of premium notes received during the year 1911	46,478 00
Payments on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	2,327 90

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business, August 18th, 1904.

Names and addresses of the Directors and Officers for the Year 1912.

Directors:

Wm. Park	Hereward, Ont.
W. A. Wansbrough	Bowling Green, Ont.
G. McKenzie	Embro, Ont.
Edward Archibald	Colbeck, Ont.
John Sime	Grand Valley, Ont.
Wm. Scaife	Grand Valley, Ont.
W. B. Bourne	Grand Valley, Ont.
F. H. Neil	Lucan, Ont.
M. Baker	Eagle, Ont.
W. W. Revington	Mooreville.

Officers:

Wm. Park, President	Hereward, Ont.
W. A. Wansbrough, Vice-President	Bowling Green, Ont.
M. G. Varcoe, Secretary-Treasurer	Grand Valley, Ont.

Auditors:

W. J. Scott	Grand Valley, Ont.
J. A. Richardson	Grand Valley, Ont.

Unassessed premium note capital, \$147,513.54.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Traders Bank Grand Valley, Ont.	\$5,348 82	
“ Traders Bank, in other branches	154 51	
“ Standard Bank, Lucan, Ont.	14 69	
“ Huron and Erie Loan and Savings Co., London, Ont. ..	111 44	
“ Merchants Bank, in various branches	257 73	
“ Dominion Bank, St. Thomas, Ont.	115 11	
“ Canadian Bank of Commerce, Brantford, Ont.	25 77	
“ Bank of Hamilton, Mitchell, Ont.	10 00	
“ Sterling Bank, Monkton, Ont.	14 20	
“ Bank of British North America, London, Ont.	322 06	
		\$6,374 33
“ Agents' hands		133 75
Amount unpaid of fixed payments of 1911		2,424 86
Amount unpaid of prior years (not extended)	\$4,635 93	
Amount of premium notes after deducting all payments thereon and assessments levied		147,513 54
Office furniture and safe (not extended), \$250 00		
Total assets		\$156,446 48

LIABILITIES.

Amount of supposed or reported loss	\$305 46
Due Secretary-Treasurer	380 01
“ Bank (overdraft)	18 90
	<hr/>
Total liabilities	\$708 37

RECEIPTS.

Cash balance at 31st December, 1910 (not extended), \$2,884 41	
Cash received as fixed payments due in 1911	\$9,369 77
“ fixed payments due in prior years	74 70
“ interest	111 41
“ agents' balances	297 36
“ transfer fees and extra premiums	18 00
“ from overpaid bank	380 01
	<hr/>
Total	\$10,251 25

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$383 69
“ fuel and light	39 63
“ law costs	111 50
“ investigation and adjustment of claims	298 25
“ statutory assessment and license fee	44 59
“ travelling expenses	302 15
“ rent	24 10
“ taxes	17 24
“ salaries, directors' and auditors' fees	962 00
“ printing, stationery and advertising	147 35
“ postage, telephone, telegrams and express	326 00
“ vault door	55 00
“ tracing 1910 arrears and adjusting books	294 05
“ other expenses	139 77
	<hr/>
Total expenses of management	\$3,145 32

Miscellaneous payments:

Cash paid for losses which occurred prior to 1911	\$173 61
“ losses which occurred during 1911	3,425 70
	<hr/>
“ rebates	16 70
	<hr/>
Total expenditure	\$6,761 33

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1911.

	Three years.
Mutual	\$5,509,500 00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	5,781	\$6,393,780 00
Policies new and renewed during 1911	1,095	1,189,380 00
	<hr/>	<hr/>
Gross number and amount in force during 1911	6,876	\$7,583,160 00
Less expired and cancelled in 1911	1,708	2,073,660 00
	<hr/>	<hr/>
Net risks in force at 31st December, 1911	5,168	\$5,509,500 00

PREMIUM NOTES OR UNDERTAKINGS

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$175,376 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	147,513 54
Amount of premium notes received during the year	36,990 75
Payment on premium notes of 1911, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1911	2,651 49

WELLINGTON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, DRAYTON, ONT.

Commenced business 11th July, 1907.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

James Fotheringham	Palmerston, Ont.
W. T. Whale	Goldstone, Ont.
Robert McArthur	Moorefield, Ont.
John C. Dixon	Moorefield, Ont.
W. C. Quickfall	Glenallen, Ont.
George Wilson	Drayton, Ont.
Wm. Christian	Drayton, Ont.
Wm. Lowe	Drayton, Ont.
J. F. Elliott	Drayton, Ont.
Thos. H. Grose	Goldstone, Ont.
George Short	Drayton, Ont.
J. Wallace	Drayton, Ont.

Officers:

James Fotheringham, President	Palmerston, Ont.
W. T. Whale, Vice-President	Goldstone, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Auditors:

John Fotheringham	Rothsay, Ont.
Alex. Withers	Drayton, Ont.

Unassessed premium note capital, \$11,557 80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash on hand at head office	\$85 58
Cash on deposit in Traders Bank, Drayton, Ont.	21 36
Amount unpaid of fixed payments of 1911	192 60
“ “ “ “ prior years (not extended) \$53 30	
“ “ “ “ assessment levied during 1911.....	266 30
“ of premium notes after deducting all payments thereon and assess- ments levied	11,557 80
Total assets	<u>\$12,123 64</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended)	123 00	
Cash received for fixed payments due in 1911		\$528 90
“ “ “ prior years		113 70
“ for assessments levied in 1911		1,118 20
Total		<u>\$1,760 80</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission		\$93 00
“ statutory assessment and license fee		6 53
“ rent		22 00
“ salaries, directors' and auditors' fees		186 00
“ printing, stationery and advertising		11 78
“ postage, telephone, telegrams and express		23 10
“ investigation of claims		45 00
“ other expenses		2 00
Total expenses of management		<u>\$389 41</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1911		1,385 25
“ rebates		2 50
Total expenditure		<u>\$1,777 16</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

Mutual	Three years.	\$254,935 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	433	\$246,425 00
Policies new and renewed during 1911	93	57,475 00
Gross number and amount in force during 1911	526	\$303,900 00
Less expired and cancelled in 1911	83	48,965 00
Net risks in force 31st December, 1911	443	<u>\$254,935 00</u>

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

Amount of face of all premium notes held by Company and legally liable to assessment	Three years.	\$14,338 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		11,557 80
Amount of premium notes received during the year 1911		3,178 00
(a) Cash paid up to 31st December, 1911		528 90
(b) Notes for fixed payments or assessments unpaid 31st December, 1911		192 60

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

S. R. Wallace	Burgessville, Ont.
James Donaldson	Atwood, Ont.
John Davidson	Burns, Ont.
T. O. Robson	St. Mary's, Ont.
H. Hemsworth	Gowanstown, Ont.
D. Bonis	St. Mary's, Ont.
W. B. Murray	Woodstock, Ont.
J. McLevin	Hickson, Ont.
Walter Murray	Drumbo, Ont.
J. R. Murray	Bennington, Ont.
J. A. Calder	Kintore, Ont.
P. J. Payton	Conroy, Ont.
John Youngs	Brooksdale, Ont.
George McIntosh	Embros, Ont.
Col. Ross	Embros, Ont.

Officers:

S. R. Wallace, President	Burgessville, Ont.
James Donaldson, Vice-President	Atwood, Ont.
E. L. Sutherland, Secretary-Treasurer	Woodstock, Ont.

Auditors:

W. Johnston	St. Mary's, Ont.
A. L. Murray	Embros, Ont.

Unassessed premium note capital, \$99,135.52.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

Cash in Traders Bank, Woodstock	\$11,752 21
Amount unpaid of fixed payments of 1911	3,081 31
Amount of premium notes after deducting all payments thereon and assessments levied	99,135 52
Total assets	<u>\$113,969 04</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1910 (not extended), \$8,778.63.	
Cash received for application or membership fees	\$35 25
“ as fixed payments due in 1911	9,599 73
“ as fixed payments due in prior years	1,382 27
“ rebates	3 50
Total	<u>\$11,020 75</u>

EXPENDITURE.

Expenses of management:	
Cash paid for commission	\$524 38
“ salaries, directors' and auditors' fees	1,682 45
“ printing, stationery and advertising	185 02
“ postage, telephones, telegrams and express	164 70
“ statutory assessments and license fee	38 77
“ extra office work	26 00
“ investigation of claims	455 65
“ rent	113 25
“ agents attending meetings of Board	88 80
“ other expenses	118 74
Total expenses of management	<u>\$3,397 76</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1911	4,643 78
rebates	5 63
Total expenditure	<u>\$8,047 17</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1911.

	One year.	Two years.	Three years.	Total
Mutual	\$2,543,975 00	\$1,972,225 00	\$1,339,865 00	\$5,856,065 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1910	5,342	\$5,453,022 00
Policies new and renewed during 1911	1,200	1,363,345 00
Gross number and amount in force during 1911	6,542	\$6,816,367 00
Less expired and cancelled in 1911	1,045	960,302 00
Net risks in force at 31st December, 1911	5 497	<u>\$5,856,065 00</u>

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1911.

	One year.	Two years.	Three years.	Total
Amount of face of all premium notes held by Company and legally liable to assessment..	\$54,762 10	\$43,065 00	\$28,982 30	\$126,809 40
Amount of all premium notes, after deducting all payments thereon and assessments levied				99,135 52
Amount of premium notes received during the year 1911.				29,026 30

WEATHER INSURANCE COMPANIES.

(Mutual,—4 Edward VII., c. 16.)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

WEATHER INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Cash.	Fixed payments of 1911 unpaid.	Assessments of 1911 unpaid.	Unassessed premium note capital	Agents' balances.	Total assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather.....	6,042 85	498 70	.....	91,577 05	.....	98,118 60
Ontario Farmers.....	6,374 33	2,424 86	.....	147,513 54	133 75	156,446 48
Wellington Weather.....	106 94	192 60	266 30	11,557 80	.....	12,123 64
Western Farmers.....	11,752 21	3,081 31	.....	99,135 52	.....	113,969 04
Totals.....	24,276 33	6,197 47	266 30	349,783 91	133 75	380,657 76

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Amount of supposed loss.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.
	\$ c.	\$ c.	\$ c.		\$ c.
Huron Weather.....	67 00	.....	67 00	2,393	2,279,802 00
Ontario Farmers.....	309 46	398 91	708 37	5,168	5,509,500 00
Wellington Weather.....	.....	.....	.....	443	254,935 00
Western Farmers.....	.....	.....	.....	5,497	5,856,065 00
Totals.....	376 46	398 91	775 37	13,501	13,900,302 00

WEATHER INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Fixed payments of 1911.		Fixed payments of prior years.		Assessments of 1911.		Transfer fees.		Interest.		Cash borrowed.		Agents' balances.		All other.		Total receipts.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	4,603	15	101	90	168	46	18	00	168	46			297	36	380	01	4,873	51
Ontario Farmers'	9,369	77	74	70	111	41	18	00	111	41			297	36	380	01	10,251	25
Wellington Weather	528	90	113	70	1,118	20											1,760	80
Western Farmers'	9,599	73	1,382	27													11,020	75
Totals	24,101	55	1,672	57	1,118	20	18	00	279	87			297	36	418	76	27,906	31

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Name of Company.	Agents' commissions, etc.		Law costs.		Statutory assessments and license fees.		Interest.		Salaries and general expense account.		Total expense of management.		Borrowed money repaid.		Losses.		Rebates.		All other.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	306	20	111	50	16	47	1,387	84	1,710	51	2,768	03	2	00	2,768	03	2	00	383	69	4,480	54
Ontario Farmers'	93	00	111	50	44	59	2,605	54	3,145	32	3,599	31	16	70	3,599	31	16	70	93	00	6,761	33
Wellington Weather	524	38			6	53	289	88	389	41	1,385	25	2	50	1,385	25	2	50			1,777	16
Western Farmers'					38	77	2,834	61	3,397	76	4,643	78			4,643	78					8,047	17
Totals	1,307	27	111	50	106	36	7,117	87	8,643	00	12,396	37	26	83	12,396	37	26	83			21,066	20

COLUMBIA INSURANCE COMPANY
(OF JERSEY CITY, N.J.)

INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL
DAMAGE. [R.S.O. 1897, Chap. 203, Sec. 6, (3), (4).]

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario, George McMurrich, Toronto, Ontario.

Commenced business 21st March, 1901.

Names and addresses of the Directors and Officers for the year 1912.

Directors:

George F. Crane	New York City.
George D. Hallock	New York City.
Lawrence Kneeland	New York City.
F. Herrmann	New York City.
C. E. Dean	New York City.
Wade Robinson	New York City.
Frederick T. Busk	New York City.

Officers:

George F. Crane, President	New York City.
F. Herrmann, Vice-President	New York City.
C. E. Dean, Secretary	New York City.
Wade Robinson, Treasurer	New York City.

Authorized Capital, \$400,000.00.

Subscribed Capital, \$400,000; Paid up Capital, \$400,000. Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$30,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

ASSETS.

State, provincial, county, municipal and railroad bonds		\$740,795 00
Cash in Metropolitan Trust Company of New York	\$24,473 80	
Cash in Commercial Trust Company of Jersey City	1,625 26	
Cash in Bank of Nova Scotia, Toronto (deposit receipts, forming part of Ontario Government deposit)	5,000 00	
Cash in Sterling Bank of Canada, Toronto (deposit receipt forming part of the Ontario Government deposit)	5,000 00	
		\$36,099 06
Interest due or accrued and unpaid		8,680 41
Premiums outstanding in course of collection		73,409 39
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1911		208,875 14
Total assets		\$1,067,859 00

LIABILITIES.

Amount of supposed or reported losses	\$3,578 55
Re-insurance reserve for inland marine and other insurance contracts in force, calculated on the basis of 100 per cent. of premiums un-terminated	5,446 06
Re-insurance reserve for long term risks <i>pro rata</i>	6,625 83
Amount required to re-insure all outstanding risks, being 50 per cent. of gross premiums on all policies in force 31st December, 1911	363,621 92
Amount of accrued taxes	9,000 00
Amount due for printing, stationery and advertising	500 00
Total liabilities	\$388,772 36
Paid up capital stock	\$400,000 00

RECEIPTS.

Gross premiums received in cash	\$974,309 22
Interest or dividends	27,662 02
Re-insurance on policies become claims	216,479 68
Salvage on claims	18,604 15
Investment securities (not extended), \$104,206.53.	
Total receipts	\$1,237,055 07

EXPENDITURE.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	\$118,976 44
“ law costs	185 20
“ inspection and surveys	358 16
“ statutory assessment and license fees (Ont. \$53.77)....	1,531 49
“ rent and taxes	8,776 81
“ salaries, directors' and auditors' fees	7,973 12
“ printing, stationery and advertising	2,114 78
“ postage, telegrams and express	684 25
“ Underwriter Board	713 68
“ taxes (municipal)	277 38
“ all other	80 58
Total expenses of management	\$141,671 89
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1911	\$6,517 74
“ losses which occurred during 1911	391,147 55
“ re-insurance	397,665 29
“ rebate, abatement and returned premiums	446,419 35
“ investment expenses	176,242 41
“ for securities (not extended)	281 49
Total expenditure	\$1,162,280 43

MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1910.....	\$1,415,650 00	\$57,601,657 00	\$59,017,307 00
Policies issued in 1911, new and renewed..	33,181,243 00	73,610,961 00	106,792,204 00
Gross total	\$34,596,893 00	\$131,212,618 00	\$165,809,511 00
Deduct expired and cancelled in 1911....	33,477,975 00	99,112,513 00	132,590,488 00
Policies remaining in force 31st Dec., 1911	\$1,118,918 00	\$32,100,105 00	\$33,219,023 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1911.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Busk, F. T.....	New York.....	1	\$ 100	\$ 100
Crane, Geo. F.....	"	1	100	100
Dean, C. E.....	"	1	100	100
Hallock, G. D.....	"	1	100	100
Herrmann, F.....	"	1	100	100
Kneeland, L.....	"	1	100	100
Robinson, Wade.....	"	1	100	100
Union Marine Insurance Co., Ltd.	Liverpool, Eng.....	3,993	399,300	399,300
Totals.....	.....	4,000	\$400,000	\$400,000

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1902 to 1911 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty-one years, 1881 to 1911, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1902 to 1911, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ontario by Provincial Licensees.		Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.		Amount paid for such losses reported to have been caused by lightning.	
		\$	c.	\$	c.	\$	c.
1902	74 Purely Mutual Companies.....	262,445	36	6,609	88	68,278	86
	11 Cash-Mutual Companies.....	390,528	99	20,368	08	13,180	44
	3 Stock Companies.....	52,477	98	211	00	991	46
	88 Companies.....	646,452	33	27,388	96	82,450	76
1903	73 Purely Mutual Companies.....	249,560	31	11,251	56	92,219	91
	12 Cash-Mutual Companies.....	561,812	85	14,349	65	23,868	49
	3 Stock Companies.....	103,053	57	Nil		115	67
	88 Companies.....	914,426	73	25,601	21	116,204	07
1904	72 Purely Mutual Companies.....	272,466	29	14,608	00	129,562	99
	13 Cash-Mutual Companies.....	1,306,662	85*	32,859	83	22,886	88
	3 Stock Companies.....	346,289	56*	1,650	00	251	18
	88 Companies.....	1,925,418	70	49,117	83	152,701	05
1905	71 Purely Mutual Companies.....	270,994	17	8,378	35	84,772	18
	13 Cash-Mutual Companies.....	601,654	29	27,732	37	43,049	51
	3 Stock Companies.....	82,072	16	1,155	80	2,766	54
	87 Companies.....	954,720	62	37,266	52	130,588	23
1906	69 Purely Mutual Companies.....	353,294	80	8,145	21	171,491	46
	14 Cash-Mutual Companies.....	694,649	62	30,270	64	31,982	48
	3 Stock Companies.....	94,065	33	1,048	92	2,061	63
	86 Companies.....	1,142,009	75	39,464	77	205,535	57
1907	69 Purely Mutual Companies.....	301,450	52	5,449	57	124,026	27
	14 Cash-Mutual Companies.....	794,436	00	17,648	17	37,300	59
	3 Stock Companies.....	182,603	58	2,591	13	134	58
	86 Companies.....	1,278,490	10	25,688	87	161,461	44
1908	69 Purely Mutual Companies.....	374,602	38	9,679	37	139,904	75
	13 Cash-Mutual Companies.....	778,780	13	13,774	05	26,777	14
	4 Stock Companies.....	234,149	65	3,542	29	3,505	31
	86 Companies.....	1,387,532	16	26,995	71	170,187	20
1909	68 Purely Mutual Companies.....	297,333	88	11,667	75	120,573	49
	13 Cash-Mutual Companies.....	657,028	47	18,735	79	38,845	94
	5 Stock Companies.....	167,596	82	7,007	66	514	86
	86 Companies.....	1,121,959	17	37,411	20	159,934	29
1910	69 Purely Mutual Companies.....	409,451	68	12,075	15	201,057	36
	13 Cash-Mutual Companies.....	663,660	16	9,628	86	41,252	11
	5 Stock Companies.....	167,649	23	4,266	67	2,600	61
	87 Companies.....	1,240,761	07	25,970	68	244,910	08
1911	69 Purely Mutual Companies.....	469,671	16	12,167	05	207,181	80
	13 Cash-Mutual Companies.....	534,012	00	2,897	45	50,979	95
	6 Stock Companies.....	192,012	12	2,394	78	4,495	26
	88 Companies.....	1,195,695	28	17,459	28	262,657	01

* Caused largely by Toronto's conflagration of 1904.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 31 years from 1881 to 1911 inclusive.

Year.	Number of Companies.	Total Assets.		Total Liabilities.		Total Net Amount at Risk.		Total Cost of Management.		Total Amount of Losses Paid	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1881	47	1,387,880.91		28,070.56		44,053,270.00		33,364.69		79,188.38	
1882	51	1,590,604.55		29,469.67		50,644,560.00		35,035.19		71,160.15	
1883	51	1,756,268.87		32,479.59		56,471,654.00		39,590.44		65,634.00	
1884	55	1,974,269.30		38,758.83		63,238,154.00	*	48,258.58		105,197.55	
1885	57	2,244,939.49		30,740.24		69,766,337.00		59,042.55		122,393.55	
1886	57	2,465,817.96		48,229.59		75,375,688.00		65,853.76		122,492.47	
1887	60	2,715,532.61		53,105.04		80,897,187.00		70,042.62		154,289.31	
1888	59	2,904,606.67		39,434.73		83,929,092.00		74,631.36		153,585.69	
1889	58	2,754,690.34		45,990.81		84,946,603.00		65,366.26		156,060.38	
1890	58	2,732,033.78		38,384.15		81,641,482.00		58,817.35		137,803.31	
1891	59	2,934,421.43		51,556.40		84,567,422.00		58,573.89		127,317.89	
1892	61	3,097,762.62		34,437.25		89,358,018.00		57,198.32		158,007.85	
1893	60	3,181,978.22		41,872.42		92,970,899.00		50,267.00		158,370.98	
1894	63	3,316,279.75		61,585.52		99,426,630.00		55,002.38		219,057.54	
1895	69	3,451,229.76		47,221.25		104,046,645.00		61,038.58		206,603.36	
1896	72	3,644,162.96		55,523.19		109,617,060.00		63,721.18		187,916.45	
1897	72	3,829,599.26		49,801.99		114,809,593.00		63,790.58		169,281.88	
1898	75	4,097,623.98		63,226.47		121,965,359.00		67,544.96		224,747.15	
1899	75	4,312,225.58		44,978.15		125,677,413.00		69,913.00		167,639.29	
1900	74	4,563,701.89		42,111.65		133,274,373.00		65,451.45		219,699.12	
1901	75	4,909,905.31		43,170.84		142,878,557.00		69,547.83		191,872.70	
1902	74	5,263,370.54		33,379.76		150,981,746.00		71,022.23		202,472.02	
1903	73	5,592,038.34		33,187.04		160,385,333.00		74,380.42		255,227.06	
1904	72	5,907,474.01		30,841.27		169,847,278.00		78,315.96		279,325.92	
1905	70	6,246,102.55		17,654.85		179,925,052.00		79,574.83		270,772.86	
1906	69	6,546,964.45		15,885.74		190,139,952.00		85,601.85		359,980.45	
1907	69	6,959,999.47		21,507.51		201,055,392.00		86,070.51		303,924.51	
1908	69	7,243,527.16		38,331.27		210,097,305.00		91,123.04		374,593.39	
1909	68	7,678,295.81		26,043.62		220,054,980.00		95,764.15		297,459.88	
1910	69	8,025,136.85		17,767.24		231,991,755.00		101,345.51		409,451.68	
1911	69	8,383,438.60		23,620.86		244,064,150.00		107,189.31		*469,671.16	

* Total amount paid for Losses by Purely Mutual Companies for the 31 years, 1881 to 1911, both inclusive, \$6,421,197.93.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 31 YEARS FROM 1881 TO 1911 INCLUSIVE
FIRE INSURANCE PURELY MUTUAL COMPANIES.

Year.	Number of com- panies.	Average assets. \$	Average liabilities. \$	Average surplus. \$	Average net amount at risk. \$	Percentage of average surplus to average amount at risk.	Average cost of management. \$	Percentage of aver- age cost of manage- ment to average amount at risk.	Average amount paid for losses. \$	Percentage of aver- age amount paid for losses to average amount at risk.	Total percentage of average cost of manage- ment to average amount at risk; and of the average amount paid for losses to average amount at risk.
1881	47	29,529 38	597 24	28,932 14	937,303 00	3.086	709 88	.0757	1,684 85	.179	*.2547
1882	51	31,188 32	577 83	30,610 49	993,030 00	3.082	686 96	.0691	1,395 29	.140	.2091
1883	51	34,436 64	636 85	33,799 79	1,149,287 00	3.052	776 28	.0701	1,286 94	.116	.1861
1884	55	35,895 80	704 70	35,191 10	1,149,784 00	3.060	877 42	.0763	1,912 68	.166	.2423
1885	57	39,384 90	539 30	38,845 60	1,223,970 00	3.173	1,035 83	.0846	2,147 25	.175	.2596
1886	57	43,259 96	846 13	42,413 83	1,322,380 00	3.207	1,155 32	.0873	2,148 99	.162	.2493
1887	60	45,258 87	885 08	44,373 79	1,348,286 00	3.291	1,167 37	.0865	2,571 48	.190	.2765
1888	59	49,230 62	668 38	48,562 24	1,422,526 00	3.413	1,264 93	.0889	2,603 14	.182	.2709
1889	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892	61	50,782 99	564 54	50,218 45	1,549,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896	72	50,613 37	771 15	49,842 22	1,522,459 00	3.292	885 01	.0581	2,609 95	.171	.2291
1897	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0595	2,351 13	.147	.2025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 60	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	434 61	76,168 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.139	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,108 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,848 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	355 52	104,623 13	3,044,886 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	332 99	112,583 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.155	.1785
1910	69	116,306 33	257 49	116,048 84	3,362,199 00	3.451	1,468 77	.0437	5,934 08	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343

*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2547 = 25.47 cents.

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE
PROVINCE OF ONTARIO FOR THE TRANSACTION OF
INSURANCE THEREIN.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

J. J. Craig, Grand Master Workman Fergus.
 M. D. Carder, Grand Recorder Toronto.
 F. G. Inwood, Grand Treasurer Toronto.

I. CURRENCY ON INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1911, \$56,770,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments 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, 1910.....	38,799		58,052,800	00
Number of contracts taken during 1911 new or renewed.....	1,809		1,415,500	00
Add amount by which various certificates were increased during 1911.....			8,500	00
Gross number of contracts in force at any time in 1911.....	40,608		59,476,800	00
	Number.	Amount.		
			\$	c.
Deductions :				
Contracts matured in 1911	616	1,086,800	00	
Contracts lapsed in 1911	1,885	1,553,000	00	
Contracts surrendered	19	36,500	00	
Reduction of Certificates		30,000	00	
Total deductions extended	2,520	2,706,300	00	
			2,520	2,706,300
Net contracts in force 31st December, 1911.....			38,088	56,770,500
No. of certificate holders in good standing.....	36,914			
No. temporarily suspended.....	1,174			
Grand total of certificate holders, 31st December, 1911	38,088			

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 2,012

Number of members who died during 1911, 11.

Amount of Funeral Benefits paid in 1911, \$300.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1911, 286.

Amount of benefits paid in 1911, in respect of sick members, \$4,883.00.

Number of weeks' sickness experienced in 1911, 1,181.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1911, \$6,925.71.

V. ASSETS.

Bonds, debentures, etc.	\$1,332,743 78
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	72,084 55
Imperial Bank, Toronto, General Fund	37,117 57
Imperial Bank, Toronto, Sick Fund	6,925 71
Nova Scotia, Toronto, Reserve Fund	159,288 86
Assessments called, but not yet payable	102,000 00
Interest due and accrued	21,000 00
All other assets	7,259 98
Total assets	\$1,738,420 45

VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted	\$139,133 28
Amount of all other liabilities	2,263 63
Total liabilities	\$141,396 91

VII. MISCELLANEOUS.

One action was instituted by the Society during 1911: A. O. U. W. *vs.* Brown, declared dead by Court. Claim paid, \$2,000.00.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1911, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1911.

Names and addresses of the auditors for 1911 were as follows: Thos. A. Hastings, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; James McEwing, Drayton; special auditors, A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1911, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,590,254.27.

Cash received during 1911 from:

Application fees	\$1,970 00
Badges, etc.	2,388 16
Assessments	1,013,966 69
Per capita tax	39,996 95
Changing certificates, etc.	371 50
Organization Fund tax	36,084 42
Interest	72,351 28
Reserve Fund transferred from Beneficiary Fund	11,000 00
Total receipts	\$1,178,129 00

IX. CASH EXPENDITURE.

(a) *Expense of Management.*

Cash paid during 1911 for:

Charts	\$68 75
Fraternal association	75 00
Law costs	304 95
Registration fee	25 00
Rent of safe	60 00
Organization expenses	25,972 29
Expense of annual meeting	7,452 19
Supplies	404 18
Travelling expenses	2,232 16
Rent, light, insurance and telephones	1,119 60
Salaries, officers' and auditors' fees	5,400 00
Medical Examiner's salary and expenses	1,607 50
Clerk hire	5,971 43
Official Journal	6,205 65
Printing, stationery, and advertising	2,216 03
Postage, telegrams and express	1,366 00
Premiums for guaranteeing lodge officers	530 70
Other management expenses	188 20
Total expenses of management	\$61,199 63

(b) *Miscellaneous Expenditure.*

Life insurance claims paid	1,082,752 29
Funeral benefits	300 00
Sick benefits	4,883 00
Transferred to Reserve Fund	11,000 00
Taxes on reserve	87 88
Total expenditure	\$1,160,222 80

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

- Rev. A. J. Paul, Acting Grand Councillor and Grand Vice-Councillor... Sudbury.
- Wm. F. Montague, Grand Recorder Hamilton.
- Samuel Broadfoot, Grand Treasurer Guelph.
- J. L. Davidson, Grand Representative Toronto.
- A. R. Hassard, Grand Representative Toronto.
- J. W. Edwards, M.D., M.P., Grand Representative Cataragui.
- W. H. Woods, M.D., Grand Representative Mount Brydges.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
 Amount covered by insurance contracts at 31st December, 1911, \$35,524,077.66.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1910	38,100	\$ 34,369,258 74 ^{c.}
Add contracts taken 1911, new and renewed	5,222	3,190,250 00
Add amount by which various certificates were increased during 1911.		33,500 00
Gross number and amount of contracts on foot at any time during 1911	43,322	37,593,008 74
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1911.....	351	335,870 00
Contracts lapsed in 1911	2,617	1,658,918 82
Contracts surrendered in 1911.....	71	53,250 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1911.....		20,892 26
Total deductions.....	3,039	2,068,931 08
Net contracts on foot 31st December, 1911	40,283	35,524,077 66
Number of certificate holders in good standing at 31st December, 1911	39,577	35,102,085 66
Temporarily suspended	706	421,992 00

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1911, 12,314.

Number of members who died during 1911, 81.

The total amount of Funeral Benefits paid during 1911 was \$3,350.

The total amount of cash standing to credit of Funeral Benefit Fund, \$76,473.31.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1911, 2,349.

The total amount of Sick Benefits paid in 1911 was \$45,075.90.

The number of weeks' sickness experienced in 1911 was 10,993.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1911, was \$76,473.31.

The number of females who received benefits in respect of sickness during 1911 was 681, and the average weeks of illness, 5.86.

The number of males who received benefits in respect of sickness during 1911 was 1,668, and the average weeks' of illness, 4.20.

V. ASSETS.

Bonds, debentures and securities	\$904,337 50
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account	60,753 82
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	6 072 40
Bank of Hamilton, Hamilton, Ont., General Fund	6,242 43
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	1,000 00
Bank of Hamilton, Hamilton, Ont., Investigation Fund Account	171 74
Dues and assessments called, but not yet payable, estimated at	35,215 69
Interest	14,763 27
Outstanding accounts, less provision for bad debts	5,079 69
Per capita tax of last quarter of 1911, estimated at	12,000 00
Supplies, etc., in Stock	1,971 02
Office furniture, etc., less amount written off for depreciation	3,321 00
Total assets of Life Insurance Fund (not extended)	\$937,917 67
Total assets of Sick and Funeral Fund	83,225 01
Total assets of Guarantee Fund	1,253 71
Total assets of General and other Funds	29,152 08
Other assets (detailed in memo.)	619 91
Total assets	<u>\$1,051,548 47</u>

VI. LIABILITIES.

Amount of claims supposed	\$50,288 00
Sick Benefit Claims for sickness occurring in 1911	3,500 00
Funeral Benefit Claims occurring in 1911	650 00
Commission due Organizers—estimated at	900 00
Commission due Members—estimated at	600 00
All other liabilities	1,114 07
Total liabilities	\$57,052 07

VII. MISCELLANEOUS.

Action instituted by or against the Grand Council during 1911. None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1911.

The Society's books were duly audited on February 6th, May 15th, August 9th, and November 7th, 1911.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1911 were as follows: Chas. L. Bass, Toronto; J. W. Edwards, M.D., M.P., Cataraqui, Ont.

No changes were, during 1911, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1911, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.

Amount of bond of Grand Treasurer, \$2,000.

Number of members in Ontario at 31st December, 1911, 34,803.

Number of certificate holders in Ontario at 31st December, 1911, 34,803.

Amount of insurance in force in Ontario at 31st December, 1911, \$31,144,559.66.

Number of members in Ontario who died during 1911, 313.

Amount of death benefits paid to Ontario members during 1911, \$298,669.73.

Amount of disability benefits paid to Ontario members during 1911, \$16,325.39.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$75,036.40.

Cash received during 1911 from:

Assessments in Life Insurance Department	\$345,440 46
Assessments in Sick Benefit Department	59,648 24
Per capita tax	47,679 95
Supplies sold and certificate fees, etc.	8,805 69
Interest	41,895 17
Premium for guarantee of lodge officers	814 14
All other sources	10,070 49
Cash received from investments (not extended), \$150,934.47.	

Total receipts	<u>\$514,354 14</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Fees to Canadian Fraternal Association	\$75 00
Commission and organization account	26,602 45
Registration fees	85 00
Investigation of claims, etc.	875 40
Insurance on furniture and supplies	33 65
Expenses of Biennial Meeting	10,505 40
Supplies bought—office furniture, etc.	3,913 49
Travelling expenses	861 60
Rent and heat, etc.	624 51
Managing officers' salaries and officers' and auditors' fees	6,428 50
Medical examiner's salary and expenses	4,161 15
Clerk hire	4,726 35
Official journal	2,262 65
Printing	675 55
Postage, telegrams, express	1,689 80
Premiums for guarantee of grand officers	21 00

Total expenses of management	<u>\$63,541 50</u>
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	326,084 80
Funeral benefits	3,350 00
Sick benefits	45,075 90
Total disability benefits	16,525 39
Gratuities to Distressed Members	400 00
Transferred from Life Insurance Fund to Investigation Fund	3,454 39
Transferred from Sick Benefit Fund to General Fund	5,248 76
Transferred from General Fund to Investigation Fund	500 00
Transferred from Guarantee Fund to General Fund	856 34
Cash paid for investments (not extended)	\$201,047 54

Total expenditure	<u>\$465,037 08</u>
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THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive officers of the Society at the 31st December, 1911, were as follows:

Thomas R. Young, Supreme Leader	Toronto.
Dent Dalton, Supreme Vice-Leader.....	Delhi.
J. M. Foster, B.A., Supreme Secretary.....	Toronto.
W. H. Weston, Supreme Treasurer.....	Toronto.
M. Sommerville, M.A., K.C., Supreme Solicitor	Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner.....	Guelph.
W. B. Graham, Supreme Past Leader.....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Ma- turing 1912	Ma- turing 1913.	Ma- turing 1914.	Matur- ing 1915.	Matur- ing 1916.	Sub- sequently to 1916.	Total.
	\$	\$	\$	\$	\$	\$ c.	\$ c.
Amount covered by endow- ment contracts in force 31st December, 1911.	64,150	77,575	92,125	109,975	131,375	12,845,181 95	13,320,381.95
Amount covered by con- tracts other than endow- ment, or for sick or funeral benefits, in force 31st December, 1911.							13,517,041.05
Total 31st December, 1911..							26,837,423 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1910	20,381	13,314,541 00
Add contracts taken during 1911, new or renewed.....	1,353	651,250 00
Add amount by which various contracts were increased during 1911.	(20)	10,250 00
Gross number and amount of contracts on foot at any time during 1911	21,734	13,976,041 00
Deductions :		
Contracts matured in 1911 by death	227	175,373 35
Contracts lapsed in 1911.....	904	418,723 30
Contracts matured during 1911 (endow- ment) and total disability		54,162 40
Add amount of deductions on certificates still in force.....	(21)	7,400 00
Total deductions extended.....	1,131	655,659 05
Net endowment contracts on foot at 31st December, 1911.....	20,603	13,320,381 95

(b) Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1910	20,381		13,472,298	00
Add contracts taken during 1911, new or renewed.....	1,353		651,250	00
Add amount by which various certificates were increased during 1911	(20)		10,250	00
Gross number and amount of contracts on foot at any time during 1911	21,734		14,133,798	00
			\$	c.
Deductions:				
Contracts matured in 1911 by death	227		190,633	65
Contracts lapsed in 1911.....	904		418,723	30
Contracts reduced during 1911.....	(21)		7,400	00
Total deductions extended.....	1,131		616,756	95
		1,131		616,756 95
Net insurance contracts	20,603		13,517,041	05
Number of certificate holders in good standing on 31st December, 1911	20,283		26,534,423	00
Number of certificates temporarily suspended.....	320		303,000	00
Grand total of certificate holders 31st December, 1911.....	20,603		26,837,423	00

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 880.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who received Sick Benefits during 1911, 207.

Amount of benefits paid to sick members, \$3,800.00.

Number of weeks' sickness experienced in 1911, 950.

Total amount of cash to credit of fund, 31st December, 1911, \$4,224.98.

V. ASSETS.

Cash value of bonds and debentures	\$175,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Nova Scotia, Amherst, N. S.....	3,339 53
Bank of Toronto, Port Hope, Ont.....	3,344 17
Bank of Commerce, St. Catharines, Ont.....	3,343 75
Molsons Bank, Simcoe, Ont.	2,268 42
Molsons Bank, Clinton, Ont.	2,263 46
Traders Bank, Beeton, Ont.....	2,262 85
Bank of Hamilton, Delhi, Ont.....	2,187 41
Dominion Bank, Toronto, Ont.....	64,709 52
Dues and assessments called, but not yet payable.....	42,953 67
Interest due and accrued	3,722 34
All other assets	1,545 93

Total assets Life Insurance Fund (not extended).....	\$89,192 56
Total assets Endowment Fund (not extended).....	203,936 25
Total assets Sick and Funeral Fund (not extended).....	5,181 98
Total assets General and other Funds (not extended)....	8,630 26
<hr/>	
Total assets	\$306,941 05
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(For maturing endowments see *supra*.)

VI. LIABILITIES.

Amount of admitted claims	\$13,560 99
Supposed claims	7,650 00
Other liabilities	2,007 86
<hr/>	
Total liabilities	\$23,218 85
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VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1911: None.

Assessments are made monthly.

Twenty-one assessments were made during 1911, each being payable the first of each month.

The Society's accounts were audited in April, August, October, 1911, and January, 1912.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1911 were as follows: A. R. Thompson, Merritton, Ont.; A. M. Tobin, Waterford.

Amount of bond of Supreme Secretary \$10,000.

Amount of bond of Supreme Treasurer, \$3,000.

Number of members in Ontario 31st December, 1911, 18,633.

Amount of insurance in force in Ontario at 31st December, 1911, \$24,723,482.00.

Number of members in Ontario who died during 1911, 216.

Amount of death benefits paid Ontario members during 1911, \$338,633.48.

Amount of disability benefits paid to Ontario members during 1911, \$5,547.00.

Amount of endowment benefits paid in 1911, \$48,095.40.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$285,161.14.

Cash received during 1911 from:

Application fees	\$1,592 25
Assessments	870,312 70
Per capita tax and levies	30,111 65
Charter fees	77 00
Supplies sold	504 03
Interest and dividends	11,487 07
Premiums and guarantees	13 00
All other sources	126 95
Total receipts	\$414,224 65

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission	\$12,019 38
Law costs (Supreme Solicitors' fees and expenses)	180 45
Registration fees	125 00
Expenses of annual meeting	3,864 40
Supplies bought	925 45
Travelling expenses	229 70
Rent, light, heat and taxes	942 61
Salaries, officers, auditors	4,687 94
Clerk Hire	3,102 52
Medical Examiner—salary and expenses	625 46
Official Journal	1,882 16
Printing, stationery and advertising	794 18
Postage, telegrams and express	593 27
Premiums for guarantee of lodge officers	83 00
Other management expenses (detailed in memo.)	515 18
Total expenses of management	\$30,570 80

(b) Miscellaneous Expenditure.

Endowment benefits	48,495 40
Life insurance claims other than endowments	352,133 48
Sick benefits	3,800 00
Total disability benefits	5,667 00
Grand totals	\$440,666 68

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Donald M. McIntyre, PresidentKingston.
 John O. Donogh, Vice-PresidentToronto.
 R. Meek, Secretary-TreasurerKingston

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, 1910	25,683	30,880,750 00
Add contracts taken during 1911, new or renewed.....	2,441	2,589,000 00
Add amount by which various certificates were increased during 1911.....		42,000 00
Gross number and amount of contracts on foot at any time during 1911	28,124	33,511,750 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1911.....	178	230,500 00
Contracts lapsed in 1911.....	983	1,067,500 00
Contracts cancelled in 1911.....	7	4,000 00
Contracts surrendered in 1911.....	3	2,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1911		54,000 00
Total deductions extended.....	1,171	1,358,500 00
Net contracts on foot at 31st December, 1911.....	26,953	32,153,250 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc.	\$903,951 05
Cash on hand	72 61
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	35,788 73
Montreal Bank, Kingston	12,241 43
Montreal Bank, Port Hope	5,718 93
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	60,815 54
All other assets	9,316 60
Total assets	\$1,032,904 89

VI. LIABILITIES.

Amount of claims admitted by Society	35,250 00
Total liabilities	\$35,250 00

VII. MISCELLANEOUS.

Actions instituted against the Society in 1911. None.

Six assessments were made during 1911, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by book form of Membership and Insurances; Registry of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal

Names and post office address of the auditors of 1911: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1911.

Certain changes were made, during 1911, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.

Number of members in Ontario at 31st December, 1911, 16,076.

Number of Certificate Holders in Ontario, at 31st December, 1911, 16,076.

Number of members in Ontario who died during 1911, 125.

Amount of insurance in force in Ontario at 31st December, 1911, \$18,969,000.

Amount of death benefits paid to Ontario members during 1911, \$158,186.71.

Amount of disability benefits paid to Ontario members during 1911, \$1,000.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$30,445.86.

Cash received during 1911 from:

Application fees	\$770 00
Assessments	376,129 74
Interest and dividends	34,191 19
All other sources	1,382 59
Repayment of investments (not extended), \$14,052.13.	

Total cash receipts **\$412,473 52**

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

Commission	\$8,757 91
Law costs	320 00
Registration (Ontario, \$25)	135 00
Annual meeting	1,280 80
Supplies bought	778 00
Travelling expenses	5,155 11
Rent, light, heat and taxes	538 10
Salaries, officers' and auditors' fees	9,130 48
Medical Examiners' salary and expenses	549 00
Printing, stationery and advertising	1,250 13
Postage, telegrams and express	1,513 47
Premium for guarantee of lodge officers	298 11
Commissions on collections or dues	24,728 34
Other management expenses (detailed in memo.).....	2,005 20

Total expenses of management	\$56,439 65
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment.....	228,725 91
Total disability benefits	2,500 00
Investments (not extended), \$132,752.83.	

Total expenditure	\$288,357 34
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THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 8½ Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 23rd December, 1879.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

J. A. Stewart, High Chief Ranger.....	Perth, Ont.	
J. A. A. Brodeur, High Vice-Chief Ranger	Montreal, Que.	
Alf. P. VanSomeren, High Secretary	Brantford, Ont.	
Robert Elliott, High Treasurer	Brantford, Ont.	
J. A. Stewart.....	} Elected Members.....	} Perth, Ont. Montreal, Que. Montreal, Que. Toronto, Ont. Listowel, Ont. London, Ont. Winnipeg, Man.
J. A. A. Brodeur....		
W. M. Couper.....		
H. J. Stevenson....		
R. T. Kemp.....		
A. R. Galpin.....		
F. H. Davidson		

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$82,797,000.

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, 1910	78,104	\$ 78,102,000 ^c 00
Add contracts taken during 1911, new or renewed.....	9,333	8,725,000 00
Gross number and amount of contracts on foot at any time during 1911	87,437	86,827,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1911.....	495	500,570 68
Contracts lapsed and cancelled in 1911.	3,816	3,529,429 32
Total deductions extended.	4,311	4,030,000 00
Net contracts in force 31st December, 1911.....	83,126	82,797,000 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1911, 53,448.

Number of members of the Society who died during 1911, 495.

The total amount of Funeral Benefits paid in 1911, High Court, \$8,961.95; Subordinate Courts, \$3,445.02.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1911, was: High Court, \$245,683.43; Subordinate Courts, \$184,364.47.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1911, 6,339.

Total amount of Sick Benefits paid in 1911, High Courts, \$152,524; Subordinate Courts, \$21,164.19.

Number of weeks' sickness experienced in 1911, 35,077 4-7.

Amount paid for medical attendance during 1911, \$6,300.12.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1911. See under Funeral Benefits.

V. ASSETS.

Cash value of real estate (office premises)	\$12,000 00
Cash value of bonds, debentures and other securities, as per list enclosed..	3,702,605 15
Actual cash on hand, as per audit statement 31st December,	
1911	\$184,364 47
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	

Cash on deposit to Society's credit not drawn against, in the following chartered banks:

Union Bank, Saskatoon, Sask.	\$15,000 00
Union Bank, Saskatoon, Sask.	20,000 00
Standard Bank, Brantford (current account)	67,375 19
Standard Bank, Brantford (current account)	28,827 99
Union Bank, Winnipeg (current account)	1,591 05
Union Bank, Winnipeg (current account)	2,533 11
Royal Bank, Quebec	5,000 00
Standard Bank of Canada, Brantford (general fund account).....	7,566 12
Interest due and accrued	64,838 26
Total Life Insurance Fund (not extended).....	\$3,699,282 95
Total Sick and Funeral Fund (not extended).....	250,487 80
Amount of all other assets	13,584 50
Total assets	<u>\$3,940,921 37</u>

VI. LIABILITIES.

Amount of claims admitted	\$18,500 00
Amount of all other liabilities	2,972 21
Total liabilities	<u>\$21,472 21</u>

VII. MISCELLANEOUS.

No actions or proceedings was instituted by or against the Society during 1911.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1911, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1911, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1911 were as follows: W. L. Roberts, Brantford; J. P. Hoag, London, Ont., and W. Morris, Peterboro, Ont.

Certain changes were made during 1911 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.

Number of certificate holders in Ontario at 31st December, 1911, 44,544.

Amount of insurance in force in Ontario at 31st December, 1911, \$44,454,000.

Number of members in Ontario who died during 1911, 288.

Amount of death benefits paid to Ontario members during 1911, \$29,480.05.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$3,389,044.98.

	High Court.	District High Court.	Subordinate Courts.
Cash received during 1911:			
Application and initiation fees			\$14,423 71
Dues			168,196 92
Assessments	\$871,799 74		
Capitation tax	101,299 32	\$9,867 05	
Fees	16,884 00	1,452 50	
Supplies sold	2,480 20	456 90	
Premiums for guarantee bonds	2,901 12	326 00	
Interest	159,740 51	76 37	
Other sources	2 043 15	1,059 05	71,898 02
Cash, received from investments (not extended), \$138,743.91.			
Totals	<u>\$1,157,148 04</u>	<u>\$13,237 87</u>	<u>\$254 518 68</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1911 for:			
Capitation tax and Bond fees Dist. High Court.		\$2,326 00	
Office expenses District High Court		491 00	
Organization expenses	\$54,339 51	3,272 20	
Law costs	760 24		
Grants	2,605 00	200 00	
Registration fees	55 00		
Executive Committee	1,656 96	51 00	
Interest and Exchange	1,056 87		
Expenses of High Court and District High Court Meetings	1,787 46	1,109 00	
Supplies bought	1,764 23	265 55	
Travelling expenses	1,407 72		
Light, heat, taxes and water rates.....	682 41	335 50	
Managing officers' salaries and officers' and auditors' fees	7,704 16	2,060 00	
Medical Board expenses	3,397 60	240 00	
Clerk hire	13,020 12	581 00	
Official Journal	6,909 06		
Printing (other than official journal), books, stationery and advertising	7,819 44	390 60	
Postage, telegrams, etc.....	3,349 01		
Guarantee of officers	1,000 95		
Other management expenses in memo.....	2,965 29	276 95	
Total expenses of management	\$112,291 03	\$11,599 79	

(b) Miscellaneous Expenditure.

Life insurance claims	500,570 68		
Funeral benefits	8,961 95		3,455 02
Sick benefits	152,524 00		21,164 19
Medical attendance			6,300 12
Expenditure other than foregoing.....	198 52		207,786 63
Cash paid for investments (not extended) \$469,990.51.			
Total expenditure	\$774,546 18	\$11,599 79	\$238,705 96

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society, at the 31st December, 1911, were as follows:

- Dr. Adam Thomson, Grand Master..... Galt.
- William Irwin, Past Grand Master St. Thomas.
- C. H. Denton, Deputy Grand Master Tillsonburg.
- Robert Fleming, Grand Secretary.....72 Queen W., Toronto.
- W. H. Shaw, Grand Treasurer Yonge St., Toronto.
- Frank Goodwyn, Grand Lodge Representative.....Hamilton.
- C. H. Bamfylde, Grand Lodge RepresentativeHamilton.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or
 Funeral Benefits in force 31st December, 1911\$2,703,191 22

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1910	84	\$ 25,200 00 ^c
Gross number and amount of contracts on foot at any time during 1911	84	25,200 00
Deductions:		
	Number.	Amount.
Contracts matured in 1911.....	3	\$ 800 00 ^c
Contracts lapsed in 1911.....	2	400 00
Total deductions extended.....	5	1,200 00
Net endowment contracts on foot 31st December, 1911	79	24,000 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Net contracts in force 31st December, 1910	4,123	\$ 2,885,450 00
Add contracts taken in 1911, new or renewed.....	279	159,250 00
Gross number and amount of contracts on foot at any time during 1911	4,402	3,044,700 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1911.....	31	24,867 78
Contracts lapsed, surrendered or cancelled in 1911	529	316,641 00
Total deductions extended.....	560	341,508 78
	560	341,508 78
Net contracts on foot 31st December, 1911	3,842	2,703,191 22

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies, at 31st December, 1911, 3,842.

Thirty-one members died during 1911, and the amount of funeral benefits paid was \$1,200.00.

Twenty-seven members' wives died in 1911, and the amount of funeral benefits paid in 1911, was \$540.00.

Total cash standing to credit of Funeral Fund, 31st December, 1911, \$471.22.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1911: Grand Body, 7; Subordinates, 294.

The total amount of benefits paid in 1911: Grand body, \$107.14; subordinates, \$4,656.67.

Number of weeks' sickness experienced in 1911: Grand body, 30 6-7; subordinates, 1,300 4-7.

The total amount paid for medical attendance was \$2,000.45.

Total cash standing to credit of Sick Fund: Grand body, \$1,686.26.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$11,800 00	\$3,396 54
Cash value of bonds, debentures and securities	87,120 30	98 64
Cash on hand	3 20	.....
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Imperial Bank, Queen and Yonge Streets, Toronto ..	15,631 42	16,787 27
Dues and assessments due and unpaid	3,713 50	1,765 16
Interest due and accrued on mortgages	652 83	92 73

Interest due and accrued on bonds, debentures and securities	781 03	.....
Total assets of Life Insurance Fund (not extended)	\$117,090 17	
Total assets of Sick and Funeral Fund	1,686 26	
Total assets of Guarantee Fund	447 50	
All other assets	3,260 65	7,079 89
	<u>\$122,962 93</u>	<u>\$29,220 23</u>

VI. LIABILITIES.

Amount of claims supposed or reported or unadjusted	\$4,000 00	.....
Amount of other liabilities		\$1,665 19
Total liabilities	<u>\$4,000 00</u>	<u>\$1,665 19</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1911.—None.
Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1911.

The Society's books were duly audited.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

Names and post office addresses of the auditors for 1911 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1911, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 3,714.

Number of certificate holders in Ontario at 31st December, 1911, 3,842.

Amount of insurance in force in Ontario at 31st December, 1911, \$2,703,191.00.

Number of members in Ontario who died during 1911, 30.

Amount of death benefits paid to Ontario members during 1911, \$24,767.78.

Amount of disability benefits paid to Ontario members during 1911, \$100.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), Grand body, \$13,139.11.

Cash balance from 1910 (not extended), Subordinate Bodies, \$17,482.58.

	Grand Body.	Subordinate Bodies.
Cash received, during 1911, from:		
Application, Registration and Initiation fees	\$438 00	\$630 41
Dues, Hon.		25 85
Assessments (premiums)	42,190 92	24,398 63
Per capita tax and levies	7,631 50	.....
Degrees and cards		19 50
Supplies sold	149 98	.....
Rent		570 10
Interest	6,760 32	329 76

Premiums for guarantee	261 00	.....
All other sources	2,772 75	1,055 49
Charter fees	50 00
From investments, \$3,035.53.		

Total receipts	<u>\$60,254 47</u>	<u>\$27,029 74</u>
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IX. CASH EXPENDITURE.

Cash paid during 1911 for:

Commission and organization	\$3,299 86
Law costs	101 69	.....
Registration fees	35 00	.....
Expenses of meeting	839 50	.....
Supplies bought	196 68	.....
Travelling expenses	1,086 60	.....
Rent, light, heat and taxes	439 92	\$1,648 87
Salaries, officers' and auditors' fees	2,900 00	1,922 47
Clerk hire	1,596 70	.....
Medical Examiner's salary	390 00	2,000 45
Official journal of proceedings	806 64	.....
Printing, stationery and advertising	122 00	.....
Postage, telegrams and express	170 90	.....
Premium for guarantee	16 00	.....
Other expenses (memo. enclosed)	280 86

Total expenses of management	<u>\$12,282 35</u>	<u>\$5,571 79</u>
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(b) Miscellaneous Expenditure.

Per capita tax and levies, other than management		12,294 36
Life insurance claims	24,767 78	.....
Funeral benefits	1,740 00	.....
Sick benefits	107 00	4,656 72
Disability benefits	100 00	.....
Other expenditure		4,877 24
Cash paid for investments (not extended), \$21,848 26.		

Total expenditure	<u>\$38,997 13</u>	<u>\$27,400 11</u>
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THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1911, were as follows:

- T. Ferguson, Supreme President West Toronto.
- E. A. Miller, Supreme Vice-President Aylmer.
- T. A. Smith, Past Supreme President Chatham.
- John W. Carter, Supreme Secretary-Treasurer Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1911, \$4,756,450.00.

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, 1910	4,932	\$ 4,736,100 00
Contracts taken during 1911.....	190	154,250 00
Add amount by which various certificates were increased during 1911		2,500 00
Gross number and amount on foot at any time during 1911.....	5,122	4,892,850 00
Deductions:		
	Number.	Amount.
Contracts matured in 1911.....	61	\$ 57,550 00
Contracts lapsed in 1911.....	84	75,500 00
Amount by which various certificates still on foot were reduced		3,350 00
Total deductions extended.....	145	136,400 00
Net contracts on foot 31st December, 1911	4,977	4,756,450 00
Number of certificate holders		4,426

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of adults, 29,064; juveniles, 1,768.

Number of members of the Society who died during 1911, 198.

The total amount of funeral benefits paid in 1911 was \$19,089.50.

Number of members' wives who died during 1911, 146, and the amount paid in respect thereof was \$7,125.

Number of children who died during 1911, 27; amount paid in respect thereof was \$397.50.

Number of juvenile members who died during 1911, 4; amount paid in respect thereof, \$85.

Total cash standing to credit of juvenile funeral benefit fund at 31st December, 1911, \$2,752.68.

The total amount of cash standing to credit of fund at 31st December, 1911, was \$33,018.85.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1911, 3,726.

The total amount of benefits paid during 1911: Supreme body, \$23.50; Subordinate bodies, \$49,239.24; Juvenile branch, \$913.33.

Number of weeks' sickness experienced in 1911 was 16,699 6-7.

Amount paid for medical attendance during 1911 was: Subordinate bodies, \$35,394.71; Juvenile branch, \$1,476.91.

Total amount of cash standing to credit of fund at 31st December, 1911: Subordinate, \$216,963.59; Juvenile branch, \$8,130.81.

V. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate.....	\$37,474 93	.....	.....
Cash value of mortgages	12,400 00	\$8,831 90	209 52
Actual cash on hand 31st December, 1911.....	122 46	.....	.....
Cash deposit in the following banks:			
Imperial Bank, Toronto, and Victoria Loan and Savings Company (Lindsay).....	79,994 10	.....	.....
Sundry banks, sundry places.....	.....	208,131 69	7,921 29
Interest due and accrued.....	91 75	.....	.....
Total assets, Insurance Fund (not ex- tended)	\$67,791 97		

Total assets, Sick and Funeral	249,982 44		
Total assets, Guarantee Fund.....	4,456 15		
Total assets, General Fund	33,476 38		
Total assets, Juvenile Sick Fund	10,883 49		
Aggregate of all other assets	10,971 89		
Total assets	\$141,055 13	\$216,963 59	\$8,130 81

VI. LIABILITIES.

Amounts of claims admitted by the Society	\$3,600 00		
Amount of other liabilities		\$2,542 97	\$104 73
Total liabilities	\$3,600 00	\$2,542 97	\$104 73

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1911.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1911, payable first of each month.

The books and accounts were duly audited 30th January, 1912.

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: C. Richardson and W. Barker, Toronto.

No changes were made in relation to the management of the Society with respect to the constitution during 1911.

Number of members in Ontario, 24,120.

Number of certificate holders in Ontario, 3,540.

Amount of insurance in force in Ontario at 31st December, 1911, \$3,832,200.

Number of members in Ontario who died during 1911, 49.

Amount of insurance benefits paid to Ontario members in 1911, \$52,550.

Amount of disability benefits paid to Ontario members in 1911, \$2,650.

Amount of funeral benefits paid to Ontario members during 1911, \$12,989.50.

Amount of bond of Grand Secretary, \$3,000.

Amount of bond of Grand Treasurer, \$1,000.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), Grand Lodge, \$87,916.30.

Juvenile and Subordinate, \$228,371.84.

Cash received during 1911 from:		Supreme Body.
Registration (F. Ben.)		\$2,620 90
Dues		141 58
Assessments: Funeral and Beneficiary		73,621 16
Per capita tax and levies		23,470 67
Fines		1 00
Charter fees		171 75
Supplies sold		5,955 76
Interest		3,857 55
Premiums for guarantee of lodge officers.....		325 12
Rent		4,536 00
All other sources		1,209 63
Cash received from investments, \$175.		

Total receipts

\$115,911 12

Receipts by Subordinate branches, \$195,288.42.

Receipts by Juvenile branches, \$5,148.26.

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1911 for:			
Commission	\$2,437 95	.....	.....
Law costs	78 00	.....	.....
Registration fees	135 00	.....	.....
Investigation of claims	157 00	.....	.....
Refunds	98 49	.....	.....
Interest	900 000	.....	.....
Supplies bought	4,443 41	.....	.....
Travelling expenses	225 20	.....	.....
Rent, light, heat and taxes	3,510 97	.....	.....
Managing officers' salary and expenses	2,722 25	.....	.....
Medical examiner's fees	122 50	.....	.....
Clerk hire	2,361 50	.....	.....
Official Journal	2,940 00	.....	.....
Printing, stationery and advertising	1,252 97	.....	.....
Postage, telegrams and express	1,022 29	.....	.....
Premiums for guarantee of lodge officers.....	16 00	.....	.....
Other management expenses	357 65	.....	.....
Total expenses of management	\$22,781 18	\$38,567 80	\$1,713 31

(b) Miscellaneous Expenditure.

Life insurance payments	57,550 00	.....	.....
Funeral benefits	26,697 00	.....	.....
Sick benefits	23 50	49,239 24	913 33
Medical attendance .....	.....	35,394 71	1,476 91
Total disability benefits	2,850 00	.....	.....
Expenditures other than foregoing.....	13,809 18	.....	.....
Investments (not extended), \$11,268.			
Total expenditure	\$123,710 86	\$123,201 75	\$4,103 55

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

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, 1911, were as follows:

- F. S. Mearns, Grand Chief..... Toronto.
- A. C. Gordon, Grand Chieftain Toronto.
- Alexander Hay, Grand Treasurer.....Toronto.
- Donald M. Robertson, Grand Secretary, 70 Canada Life Bldg.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits, \$5,381,637.00.

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, 1910	7,387	\$ c. 5,636,387 00
Add contracts taken during 1911	473	256,750 00
Gross number and amount of contracts on foot at any time during 1911	7,860	5,892,137 00
Deductions:		
Contracts matured in 1911	64	\$ c. 53,000 00
Contracts lapsed in 1911	} 782	458,500 00
Contracts surrendered in 1911.....		
Contracts cancelled in 1911.....		
Total deductions extended.....	846	511,500 00
Net contracts on foot 31st December, 1911.....	7,014	5,381,637 00

III. FUNERAL BENEFITS.

Funeral Benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1911, 48.

Total amount of benefits paid in 1911, in respect of sick members, \$706.68.

Number of weeks' sickness experienced during 1911, 1,211.

Total amount of cash standing to credit of fund, \$2,543.81.

V. ASSETS.

Cash value of mortgages and bonds	\$27,500 00
Cash value of debentures, etc.	343,742 16
Cash on hand	2,365 94
Cash on deposit, Bank of Hamilton, Toronto	28,633 44
Imperial Bank, Toronto	2,672 43
Traders Bank, Ingersoll	5,319 18
Traders Bank, Toronto	867 67
Bank of Hamilton, Toronto	13,508 62
Bank of Hamilton, Toronto (Sick Benefit Fund)	2,512 34
Deposit with Quebec Government	5,000 00
	\$432,121 78
Less outstanding cheque	15 27
Total assets	\$432,106 51

VI. LIABILITIES.

Amount of claims supposed or reported	\$12,193 63
Amount of other liabilities	4,379 71
Total liabilities	\$16,573 34

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1911, payable on the 1st day of each month.

The Society's accounts were audited 11th and 12th January, 1912. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; Ledger.

The names and post office addresses of the auditors of accounts for 1911 were: A. D. McIntyre, Deseronto and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

No changes were made, during 1911, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1911, 6,274.

Number of members in Ontario who died during 1911, 57.

Amount of death benefits paid to Ontario members during 1911, \$44,500.00.

Amount of insurance in force in Ontario, 31st December, 1911, \$4,894,287.00.

VIII. CASH RECEIPTS.

Cash balance from 1910.—No information.

	Grand Camp.	Subordinate Camps.
Cash received during 1911 from:		
Organizing	\$304 50	.....
Initiation fees .....	.....	\$441 00
Dues .....	.....	18,098 38
Assessments (sick benefit)	1,214 02	1,348 24
Assessments (insurance)	93,379 06	93,104 56
Per capita tax	12,807 90	.....
Certificates .....	.....	165 00
Supplies sold	895 79	.....
Interest	16,784 09	.....
All other	62 12	3,090 35
	<hr/>	<hr/>
Total cash receipts	\$125,447 48	\$116,247 53
	<hr/>	<hr/>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1911 for:		
Organizing	\$1,966 60	\$293 50
Per capita tax .....	.....	12,716 89
Taxes	33 86	.....
Law costs	491 39	.....
Registration fees	35 00	.....
Fraternal Association fee	45 00	.....
Interest and discount	398 15	.....
Guarantee bond Grand Secretary	30 00	.....
Supplies bought	326 14	1,870 89
Travelling expenses	90 50	.....
Expenses of meeting	4,051 48	.....
Medical Examiner's salary and expenses	763 37	.....
Salaries, officers', committees' and auditors' fees	2,478 48	.....
Clerk hire	1,200 00	.....
Postage, telegrams and express	355 66	.....
Premiums for guarantee of lodge officers	262 95	.....
Rebate to Camps	1 20	.....
Printing Stationery, etc.	1,149 10	.....
	<hr/>	<hr/>
	\$13,678 88	.....
Less redeposited	\$11 80	.....
	<hr/>	<hr/>
Total expenses of management	\$13,667 08	\$14,881 28

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	51,394 52	.....
Rebates to Camps (assessment account)	28 36	.....
Sick benefits	706 68	1,535 35
Rebates (sick benefit account)	11 43	.....
Expenditure other than foregoing		5,553 91
Investments (not extended), \$40,000.00.		
	<hr/>	<hr/>
Total expenditure	\$65,808 07	\$21,970 54
	<hr/>	<hr/>

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 10 Benti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Lt.-Col. J. H. Scott, K.C., President	Walkerton.
J. S. Leighton, Secretary	Toronto.
W. J. Parkhill, Treasurer	Midland.
Dr. J. Noble, Medical Referee	Toronto.
Frank Somers, Executive	Toronto.
John McMillan, Executive	Toronto
H. C. Hocken, Executive	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

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, 1910	5,292	\$ 1,188,370 00
Add contracts taken during 1911, new or renewed.....	703	661,000 00
Gross number and amount of contracts on foot at any time during 1911	5,995	5,849,370 00
	Number.	Amount.
Deductions :		
Contracts matured in 1911.....	52	\$ 51,000 00
Contracts lapsed in 1911	611	580,000 00
Total deductions carried out	663	631,000 00
Net contracts on foot at 31st December, 1911.....	5,332	5,218,370 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1911.—No information.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Primary Lodges.

V. ASSETS.

Cash value of bonds, debentures, etc.	\$24,685 00
Cash in Secretary's hands	227 07
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	16,195 31
Total assets	<u>\$41,107 38</u>

VI. LIABILITIES.

Amount of claims, supposed, reported or unadjusted	3,000 00
Total liabilities	<u>\$3,000 00</u>

VII. MISCELLANEOUS.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1911, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 11th, 1912.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, and Bank Book.

Names and post office addresses of the auditors for 1911 were as follows: John H. Delamere, Minden, and Joseph E. Thompson, Toronto.

No changes were, during 1911, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary's bond, \$2,000; Treasurer's bond, \$2,000.

Number of certificate holders in Ontario, 3,508.

Amount of insurance in force in Ontario, 31st December, 1911, \$3,435,000.00.

Number of members in Ontario who died during 1911, 40.

Amount of death benefits paid to Ontario members during 1911, \$39,500.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$34,137.71.

Cash received during 1911 from:

Application fees	\$1,926 00
Dues	6,994 00
Assessments	60,967 15
Interest	1,403 57
Other sources	39 00
Total receipts	<u>\$71,329 72</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission and organization expenses	\$4,746 00
Law costs	316 87
Registration fees	125 00
Supplies bought	157 10
Travelling expenses	426 70
Rent, light, heat and taxes	537 80
Salaries, officers' and auditors' fees	1,950 00
Medical examiner's salary and expenses	170 50
Clerk hire	2,679 00
Printing, stationery and advertising	932 08
Postage, telegrams and express	625 00
Premiums for guarantee	10 00
Other expenses (local medical examiners)	1,284 00
	<hr/>
Total expenses of management	\$13,360 05

(b) Miscellaneous Expenditure.

Life insurance claims	\$1,000 00
	<hr/>
Total expenditure	\$64,360 05
	<hr/> <hr/>

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

- E. T. McFadden, Supreme Regent Richmond, Va.
- Frank B. Wickersham, Supreme Vice-Regent Harrisburg, Pa.
- Alfred T. Turner, Supreme Secretary Boston, Mass.
- A. S. Robinson, Supreme Treasurer St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1911, \$487,992,345.80.

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, 1910.....	245,458	\$ c. 489,897,727 99
Add contracts taken during 1911 new and renewed	16,123	20,469,500 00
Add amount by which various certificates were increased during 1911 .....	....	930,000 00
Gross number and amount of contracts on foot at any time during 1911	261,581	511,297,227 99
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1911	3,551	8,051,718 63
Contracts lapsed in 1911.....	9,142	13,070,327 78
Contracts cancelled.....	....	.....
Add to above deductions the amount by which various certificates still on foot were reduced during 1911.....	....	2,182,835 78
Total deductions extended.....	12,693	23,304,882 19
Net contracts on foot at 31st December. 1911.....	248,888	487,992,345 80

V. ASSETS.

Cash value of real estate, less incumbrances	\$45,000 00
Cash value of bonds, etc.	5,709,329 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	

W. & O. B. Fund.

American National Bank, Atlanta, Ga.	\$9,986 40
The American National Bank, Wilmington, N.C.	14,173 77
Boston Safe Deposit & Trust, Boston	24,744 05
National Shawmut Bank, Boston	25,723 99
National Exchange Bank, Baltimore	21,462 19
Mechanics Bank, Brooklyn	13,885 48
Central National Bank, Cleveland	18,775 57
First National Bank, Chicago	21,931 50
Merchants Loan & Trust Company, Chicago	23,176 55
People's State Bank, Detroit	27,233 15
The Bank of Toronto, Montreal	25,402 70
First National Bank, Minneapolis	21,724 84
First National Bank, New York	14,334 12
Garfield National Bank, New York	32,156 49
Corn Exchange Bank, New York	13,473 43
Market & Fulton National Bank, New York	6,301 53
Central National Bank, Philadelphia	13,685 42
Federal National Bank, Pittsburg, Pa.	16,228 40
National Bank of Virginia, Richmond, Va.	24,262 10
Mechanics-American National Bank, St. Louis	72,191 69
Merchants-Laclede National Bank, St. Louis	45,050 07
The Bank of Toronto, Toronto, Ont.	10,069 02
Broad Street National Bank, Trenton, N.J.	19,507 19
First National Bank, Utica, N.Y.	19,864 72
The National Bank of Westfield, N.Y.	26,331 84
Wells-Fargo Nevada National Bank, San Francisco	8,900 42
Slater Trust Co., Pawtucket, R.I.	19,980 89
State Bank of Evanston, Ill.	12,227 93
Chambersburg Trust Co., Chambersburg, Pa.	9,326 25
Total	<u>\$612,111 70</u>

General Fund.

National Shawmut Bank, Boston	\$3,316 76
Central National Bank, Cleveland	4,309 12
Merchants Loan & Trust Co., Chicago	3,073 00
People's State Bank, Detroit	4,220 72
The Bank of Toronto, Montreal	4,462 30
Garfield National Bank, New York	5,366 49
Central National Bank, Philadelphia	5,340 42
Federal National Bank, Pittsburg, Pa.	3,276 40
Mechanics-American National Bank, St. Louis	3,321 46
The Bank of Toronto, Toronto, Ont.	3,579 18
Broad Street National Bank, Trenton, N.J.	3,909 97
First National Bank, Utica, N.Y.	3,774 62
The National Bank of Westfield, N.Y.	6,505 81
Total	<u>\$54,456 25</u>

Slater Trust Co., Pawtucket, R.I.	44,099 08
State Bank of Evanston, Ill.	2,730 77
Merchants National Bank, Boston	45,739 94
Provincial Treasurer, Quebec	5,000 00
Assessments paid in advance	1,271 29
Dues and assessments due and unpaid	997 76
Interest due and accrued on bonds	75,761 04
Interest due and accrued on bank balances and deposits, etc.	2,446 53
Total assets of Life Insurance Fund (not extended) \$616,314 89	
Total assets of Emergency Fund (not extended) 5,815,569 83	
Total assets of General and other funds (not extended) 175,058 64	
Contingent Fund of Supreme Officers	8,000 00
All other assets	15,439 38
Total assets	<u>\$6,622,382 74</u>

VI. LIABILITIES.

Amount of claims admitted	\$211,749 16
Amount of claims supposed or reported or unadjusted	481,523 41
Amount of claims resisted (Classes D. and E.)	30,000 00
All other liabilities	3,419 24
Total liabilities	<u>\$726,691 81</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society in Ontario during 1911.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve Assessments were made during the year 1911.

The accounts and books of the Society were audited for the year 1911.

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 Death, Registers of Suspension and Withdrawals, etc., and the usual Cash Books, Journals and Ledgers.

Names and addresses of the auditors of accounts for 1911: W. C. Shurtleff, Chicago, Ill.; L. J. Meiser, St. Louis; Charles J. Taylor, Baltimore, Md.

No changes were, during 1911, made in the organization and management of the Society.

No changes were, during 1911, made in the constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1911, 2,767.

Amount of insurance in force in Ontario at 31st December, 1911, \$6,028,123.21.

Number of members in Ontario who died in 1911, 48.

Amount of death benefits paid to Ontario members during 1911, \$124,251.17.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$723,605.95.

Cash received during 1911 from:

Dues	\$197,843 40
Assessments	7,960,150 35

Fines	516 70
Degrees and cards	7 00
Supplies sold	2,114 09
Interest and dividends	261,942 21
All other sources	4,984 23
Cash received from repayments of loans or investments (not extended)	\$122,100 00
Total cash receipts	<u>\$8,427,557 98</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:	
Extension of the order	\$27,490 97
Law costs	5,881 43
Registration fees, insurance departments	546 67
Investigating claims	1,322 61
Expenses annual meeting	25,531 76
Supplies bought	917 13
Travelling expenses, official visits, etc.	7,957 52
Rent, light, heat and taxes	4,258 63
Salaries, officers' and auditors' fees	29,250 00
Medical examiner	4,500 00
Clerk hire	54,912 16
Official Journal	20,230 69
Printing, stationery and advertising	13,773 50
Postage, telegrams and express	4,946 68
Other management expenses	14,867 93
Total expenses of management	<u>\$216,387 68</u>

(b) *Miscellaneous Expenditure.*

Life Insurance claims	8,221,186 22
Expenditure other than foregoing (investments), \$52 281.00.	
Total expenditure	<u>\$8,437,573 90</u>

THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883, incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

- Daniel P. Markey, Supreme CommanderDetroit.
- L. E. Sisler, Supreme Record KeeperDetroit.
- J. B. McDannell, TrusteeBuffalo.
- James F. Downer, TrusteeChicago.
- W. E. Blaney, TrusteePittsburg, Pa.
- R. B. Anderson, TrusteeSt. Louis, Mo.
- S. W. Trussler, TrusteeCamlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments 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, 1910			270,401	\$ 333,525,207 09
Add contracts taken during 1911, new or renewed.....			32,327	33,150,500 00
Gross number and amount of contracts on foot at any time during 1911			302,728	366,675,707 00
	Number.	Amount.		
Deductions:				
Contracts matured in 1911 (Deaths)	2,613	\$ 3,508,889 40		
Contracts lapsed in 1911	28,331	29,501,235 39		
Total deductions extended.....	30,944	33,010,124 79	30,944	33,010,124 79
Net contracts on foot at 31st December, 1911.....			271,784	\$ 333,665,582 21

III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1911, was 13,592.

Number of members who died during 1911, 86.

Total amount of funeral benefits paid during 1911, \$4,300.00.

IV. SICK BENEFITS.

Number of members who received sick and accidental benefits in 1911, 3,469.

Total amount of benefits paid, \$73,291.00.

Number of weeks' sickness experienced during 1911, 13,386.

Total amount of cash standing to credit of benefits fund, 31st December, 1911, \$22,146.18.

V. ASSETS.

Cash value of real estate	\$125,000 00
Bonds, etc.	10,163,671 56
Actual cash on hand, 31st December, 1911	1,235 00
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
First National Bank, N.Y.	106,839 73
First National Bank, Detroit	103,704 15
Citizens' Commercial and Savings Bank (Commercial Account)	8,901 44
Citizens' Commercial and Savings Bank (Certificate of Deposit)	56,700 00
Bank of Toronto, Toronto, Ont.	10,992 40
Southern Trust Co., Little Rock, Ark. (Certificate of Deposit)	10,000 00
Commercial National Bank, Charlotte, N.C. (Certificate of Deposit)....	1,000 00
People's State Bank, Detroit, Mich. (Certificate of Deposit)	10,000 00
Home Savings Bank, Detroit, Mich. (Certificate of Deposit)	10,000 00
National Bank of Commerce, Detroit, Mich. (Certificate of Deposit)	10,000 00
Dime Savings Bank, Detroit, Mich. (Certificate of Deposit)	10,000 00
Central Savings Bank, Detroit, Mich. (Certificate of Deposit)	10,000 00
Columbia National Bank, Buffalo, N.Y. (Certificate of Deposit)	25,000 00
Fort Dearborn National Bank, Chicago, Ill. (Certificate of Deposit)....	25,000 00
Liberty Savings Bank, Pittsburgh, Pa. (Certificate of Deposit)	25,000 00
First Trust and Savings Bank, Oakland, Cal.	4,016 03
First National Bank, Oakland, Cal.	1,866 13
Insurance Depts., Ontario and Quebec (Certificates of Deposit)	10,000 00
Rents due	125 00
Dues and assessments, due and unpaid on certificates in force (estimated)..	349,000 00
Interest due and accrued	200,553 57
Total assets of Relief Fund No. 2 (not extended)	\$65,801 44
Total assets Life Benefit Fund (not extended)	385,188 74
Total assets Sick and Accident Fund (not extended)	22,146 18
Total assets General Fund (not extended)	91,073 94
Total assets Emergency Fund (not extended)	10,065,776 69
Total assets Relief Fund No. 1 (not extended)	1,034 58
All other assets (Furniture and Fixtures)	16,701 46
Total assets	\$11,295,306 47

VI. LIABILITIES.

Amount of claims admitted by Society	\$197,423 41 ¹
Amount of claims supposed or reported	96,000 00
Amount of claims resisted	27,500 00
Amount of sick and accident claims due and unpaid 31st December, 1911....	1,046 00
Present value of deferred liability claims, payable in instalments	604,044 45
Amount of other liabilities	28,046 46
	<hr/>
Total liabilities	<u>\$954,060 32</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1911.—
None.

Assessments were made monthly in 1911.

Twelve assessments were made during the year 1911, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July, and October by the Supreme Auditors.

Names and addresses of the Auditors for 1911.

Supreme Auditors: J. E. Dewey, Buffalo, N.Y.; M. G. Raub, Bradford, Pa.; J. F. Rall, Cedar Rapids, Ia.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1911, in relation to insurance certificates or benefits.

No changes were, during 1911, made in the Constitution and Rules, in relation to insurance certificate or benefits.

Bond of Supreme Secretary, \$75,000.00.

Number of members in Ontario at 31st December, 1911, 11,120.

Number of certificate holders in Ontario, 31st December, 1911, 10,815.

Amount of insurance in force at 31st December, 1911, \$11,031,000.00.

Number of members in Ontario who died during 1911, 106.

Amount of death benefits paid to Ontario members during 1911, \$125,916.93.

Amount of disability benefits paid to Ontario members during 1911, \$22,247.00.

VIII. CASH RECEIPTS.

Cash balances from 1910 (not extended), \$9,829,088.16.

Cash received during 1911:

Certificate fees	\$2,758 25
Assessments	4,382,603 61
Per capita tax	340,944 74
Supplies sold	7,948 54
Rent	4,500 00
Interest	490,109 17
Official publication	2,705 37
Thompson deficit	15,000 00
All other sources	6,883 34
Total receipts	<u>\$5,253,453 02</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Percentage paid Great Camps	\$290,588 62
Commission and organization expenses	178,168 82
Law costs	10,594 89
Registration fees	1,568 57
Investigation of claims	8,965 01
Supreme Tent meeting	40,476 16
Supplies bought	12,282 41
Travelling expenses	3,625 14
Rent, light, heat and taxes	6,176 72
Officers' salaries and auditors' fees	23,971 00
Medical Examiner's salary and expenses	8,573 13
Clerk hire	61,935 62
Printing official journal	42,949 37
Printing, stationery, etc.	16,126 79
Postage, telegrams and express	12,492 86
Premium on Bonds	22,838 63
Interest accrued on Bonds bought	15,630 99
Total expenses of management	<u>\$756,964 73</u>

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	3,390,358 19
Sick and accident benefits	77,591 00
Total disability benefits	211,686 07
Gratuities to distressed members	9,415 83
Other expenses	5,503 79
Total expenditure	<u>\$4,451,519 61</u>

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, James Street South, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

James Hales, Dominion Councillor Toronto, Ont.
C. VanNorman Emory, Dominion Secretary Hamilton, Ont.

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 Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1910	5,316	\$ c. 5,962,250 00
Add contracts taken during 1911, new or renewed.....	341	309,000 00
Add amount by which various certificates were increased during 1911		7,000 00
Gross number and amount of contracts on foot at any time during 1911	5,657	6,278,250 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1911 by death	71	102,000 00
Contracts surrendered for cash value ..	13	17,000 00
Contracts lapsed in 1911	274	278,000 00
Contracts reduced in 1911	(2)	1,500 00
Total deductions extended.	358	398,500 00
Net contracts on foot 31st December, 1911	5,299	5,879,750 00
Number of certificate holders in good standing on 31st December, 1911	4,722	5,415,750 00
Number of certificates temporarily suspended at 31st December, 1911	431	464,000 00
Grand total of certificate holders 31st December, 1911.....	5,153	5,879,750 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,830.

Eight members of the Grand Council died in 1911, and funeral benefits were paid amounting to \$400.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1911 sick benefits to 189 members.

Amount paid for sick benefits, \$3,642.00.

The total number of weeks' sickness experienced was 826.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1911, was \$8,725.29.

V. ASSETS.

	Supreme Body.
Cash value of mortgages	\$152,200 00
Bonds, etc.	145,900 20
Cash on deposit to Society's credit, not drawn against, in the following char- tered banks:	
Bank of Montreal, Hamilton	165 45
Bank of Hamilton, Hamilton	18,168 27
Merchants Bank, Montreal	5,151 09
Dues called but not yet payable	11,119 65
Interest due or accrued	5,603 54
Other assets	4,263 68
Total assets Life Insurance Fund (not extended)	\$320,552 40
Total assets General Fund and other funds (not extended)....	1,081 30
	<hr/>
Total	\$342,571 88

VI. LIABILITIES.

Amount of claims supposed or reported	\$16,000 00
Amount of other claims	5,840 17
	<hr/>
Total amount of all liabilities	\$21,840 17

VII. MISCELLANEOUS.

Actions instituted by or against the Society during 1911.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1911.

The Society's books were duly audited during 1911 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1911 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

No changes were made in the constitution and rules in 1911.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1911, 5,057.

Number of certificate holders in Ontario, 31st December, 1911, 3,754.

Amount of insurance in force in Ontario 31st December, 1911, \$4,298,000.00.

Number of members in Ontario who died in 1911, 60.

Amount of death benefit claims paid to Ontario members during 1911, \$87,516.25.

Amount of cash surrender values paid during 1911, \$3,809.94.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$35,710.63.

Cash received during 1911:

	Supreme Body.	Grand Body.
Certificate fees	\$49 00	.....
Assessment fees	7,044 80	.....
Assessment (beneficiary)	122,922 60	\$6,298 67
Per capita tax and levies	1,868 87	2,953 35
Propagation fund	28 05	534 28
Bills payable	3,000 00	.....
Supplies sold	929 52	197 39
Charter fees	3 25	15 00
Interest and dividends	15,470 89	289 32
Guarantee premiums	99 00	.....
All other sources	220 43	1,632 01
Received from Investments (not extended), \$26,050.84.		
Total	<u>\$151,636 41</u>	<u>\$11,920 02</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

	Supreme Body.	Grand B. dy.
Charter fees		\$6 00
Commission and organization expense	\$1,504 85	1,326 27
Law costs	102 27	513 10
Registration fees	235 00	.....
Interest	179 85	.....
Expense annual or biennial meeting		\$427 65
Supplies bought	363 23	224 86
Travelling expenses	155 54	63 60
Rent, light, heat and taxes	438 65	113 76
Managing officers' salaries and officers' and auditors' fees	1,680 00	1,270 00
Medical officers' salaries and expenses	177 50	.....
Clerk hire	600 00	535 00
Official journal	2,715 29	.....
Printing (other than official journal), stationery and advertising	422 92	293 13
Postage, telegrams and express	396 27	84 16
Premiums for guarantee	105 20	.....
Other management expenses detailed in memo.	728 89	159 52
Total expenses of management	<u>\$9,805 46</u>	<u>\$5,022 05</u>

(b) Miscellaneous Expenditure.

Cash surrender benefits	4,309 84	.....
Life insurance claims, other than endowments	99,848 29	.....
Funeral benefits		400 00
Sick benefits		3,642 00
Cash paid for investments, \$75,949.38.		
Grand totals	<u>\$113,963 69</u>	<u>\$9,064 05</u>

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office of the Society, 30 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, Louis V. McBrady, K.C., 46 King St. W., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

- Thomas H. Cannon, High Chief Ranger..... Chicago, Ill.
- Thos. F. McDonald, High Secretary..... Chicago, Ill.
- Gustave Keller, High Treasurer Appleton, Wis.
- J. P. Smyth, High Medical Examiner Chicago, Ill.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1911.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$153,591,250.00.

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, 1910	144,644	148,197,000	00
Add contracts taken during 1911, new or renewed.....	11,632	11,190,500	00
Add amount by which various certificates were increased during 1911 .....	....	.....
Gross number and amount of contracts on foot at any time during 1911	156,276	159,387,500	00
	Number.	Amount.	
Deductions :			
Contracts matured in 1911, death.....	1,325	\$ 1,408,000	c. 00
Contracts surrendered in 1911	5,656	4,388,250	00
Total deductions extended.....	6,981	5,796,250	00
		6,981	5,796,250
Net contracts on foot 31st December, 1911	149,295	153,591,250	00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. ASSETS.

Bonds, debentures, etc,	\$2,653,652 22
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	71,361 37
First National Bank, Appleton, Wis.	20,600 91
Hibernian Banking Association, Chicago	5,000 00
Provincial Treasurer, Province of Quebec	5,000 00
Provincial Treasurer, Province of Manitoba	10,000 00
Interest due and accrued	40,885 51
Furniture and fixtures	8,504 74
Amount of all other assets	100 00
Total assets Life Insurance Fund (not extended)	\$2,795,943 94
Total assets General and other Funds (not extended)	40,623 37
 Total assets	 <u>\$2,836,567 31</u>

VI. LIABILITIES.

Amount of claims admitted	\$6,658 57
Amount of claims supposed or reported	153,500 00
Amount of claims resisted	10,500 00
All other liabilities	585 46
 Total liabilities	 <u>\$171,244 03</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1911 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1911.

The Society's books were audited January and July, 1911.

Books kept by Society: Certificate Register, Cash Book, Ledger, Journal, Bond Book, Subordinate Court Ledger.

Names and post office addresses of the auditors for 1911 were as follows: L. A. Jones & Co., Chicago.

Certain changes were made during 1911 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$5,000.

Bond of Supreme Treasurer, \$150,000.

Number of certificate holders in Ontario, 31st December, 1911, 8,979.

Amount of insurance in force in Ontario at 31st December, 1911, \$9,550,000.00.

Number of members in Ontario who died during 1911, 67.

Amount of death benefits paid to Ontario members during 1911, \$71,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$133,989.75.

Cash received during 1911 from:

Assessments	\$1,531,449 24
Per capita tax and levies—General Fund	109,694 28
Degrees and cards, certificates	8,561 00
Charter fees	950 00
Supplies sold	4,734 07
Interest	106,389 58
Premiums for guarantee of lodge officers	4,360 12
All other sources	235 00
Cash received from investments (not extended), \$15,000.00.	

Total receipts	<u>\$1,766,373 29</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Charter fees	\$100 00
Law costs	2,700 79
Registration fees, Insurance Departments	1,079 75
Supplies bought	8,788 69
Investigation of claims	449 45
Expenses of Biennial Meeting	19,608 43
Travelling expenses	4,099 80
Rent, light, heat	4 216 40
Salaries, officers' and auditors' fees	14,429 67
Clerk hire	21,220 00
Official journal	19,234 33
Printing, stationery and advertising	3,241 35
Postage, telegrams and express, telephone	4,931 57
Interest accrued on bonds purchased	2,889 64
Valuation of certificates	571 35
Premium for guarantee of Subordinate Court Officers	495 00
Other management expenses	1,612 12

Total expenses of management	<u>\$109,668 34</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	1,366,886 48
Per capita tax or levies, other than for Management	36,635 94
Total expenditure	<u>\$1,513,190 76</u>

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office of Supreme Lodge, Minncapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1911, were as follows:

- T. H. Manley, Grand Chancellor Sarnia.
- O. Rumpel, Grand Vice-ChancellorBerlin.
- Alex. Coulter, Grand Keeper of Records and Seal Toronto.
- John Burns, Grand Master of ExchequerHamilton.
- C. Farquharson, Grand PrelateStratford.
- F. B. Hubert, Past Grand ChancellorHamilton.

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.*

Supreme Lodge.	Number.	Amount.
Contracts in force 31st December 1910	71,779	\$ 106,137,705 00 ^{c.}
Add contracts taken during 1911	14,155	18,277,424 66
Gross number and amount of contracts on foot at any time during 1911	85,934	124,415,129 66
Deductions :	Number.	Amount.
Contracts matured in 1911, deaths	15,688	\$ 24,615,636 66 ^{c.}
Contracts lapsed in 1911 .....	.....	.....
Total deductions.....	15,688	24,615,636 66
Net contracts on foot 31st December, 1911.....	70,246	99,799,493 00
In Ontario, 205.		
No. of deaths, two.		
Benefits paid, \$1,500.		
Amount of insurance in force in Ontario, \$238,428.		

VIII. CASH RECEIPTS.

Fees	\$52 75
Interest (bank)	2,520 55
Monthly payments	2,518,306 51
Income from investments	156,407 42
Other sources	12,363 12
Total receipts	<u>\$2,689,650 35</u>

IX. CASH EXPENDITURE.

Life insurance claims	\$1,669,384 28
Printing, supplies and office expenses	106,290 20
Medical examinations	13,617 00
Organization	206,969 92
Adjusting claims	10,438 89
Depreciation in municipal bonds	5,766 10
Commission	120,780 70
All other expenditures	17,100 47

Total expenditure	<u>\$2,150,347 56</u>
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Balance, receipts over expenditure, 1911	\$539,302 79
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Balance on hand, 31st December, 1910	3,446,386 59
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Balance on hand, 31st December, 1911	<u>\$3,985,689 38</u>
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Deposited as follows:

Cash in bank	\$25,681 07
Cash in office	750 00
Bond and securities	3,959,258 31
	<u>\$3,985,689 38</u>

GRAND LODGE OF ONTARIO.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,084, at 31st December, 1911.

Number of members of the Society who died during 1911, 21. Funeral benefits amounting to \$1,273.25 were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1911, 223.

Amount of benefits paid during 1911, in respect of sick members, \$4,344.24.

Number of weeks' sickness experienced in 1911, 1,444.

Amount paid for medical attendance during 1911, \$1,341.38.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1911, \$34,252.19.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank at 31st December, 1911		\$39,524 80
All other		19,487 38
Total assets		<u>\$59,012 18</u>

VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges)	\$1,438 22
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VII. MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 12th July, 1911.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Name and addresses of auditors: Peter Armstrong, Hamilton, and Thomas Towers, Hamilton.

Amount of Grand Treasurer's bond, \$500.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), Grand Body, \$378.77.

	Grand Body.	Subordinate Body.
Cash received during 1911 from:		
Initiation and application fees		\$5,027 50
Dues		16,374 86
Per capita tax	\$2,601 73	
Assessments		123 25
Degrees and cards		169 20
Charter fees	260 00	
Supplies sold	407 18	89 00
Rent		726 35
Interest		1,246 26
Borrowed money	90 55	
All other sources		1,289 66
Cash received from repayment of loans or investments (not extended), \$200.00.		
Total receipts	<u>\$3,359 46</u>	<u>\$24,846 08</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1911 for:		
Charter fees		\$260 00
Per capita tax and levies	\$195 02	2,898 44
Commission and organization expenses	425 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	979 95	.....
Supplies bought	366 71	437 53
Rent, light, heat and taxes	36 00	3,911 23
Travelling expenses	624 60	184 50
Salaries, officers' and auditors' fees	475 00	1,409 03
Clerk hire	15 50	.....
Official journal	199 36	.....
Printing, stationery and advertising	156 50	747 03
Postage, telegrams and express	183 84	320 38
Premiums for guarantee of lodge officers	5 00	4 00
Other expenses	50 75	.....
	<hr/>	<hr/>
Total expenses of management	\$3,738 23	\$10,172 14

(b) Miscellaneous Expenditure.

Funeral benefits		395 00
Benefits to widows and orphans		878 25
Sick benefits		4,344 24
Medical attendance		1,341 38
Gratuities to distressed members		404 25
Other expenditures		6,172 10
	<hr/>	<hr/>
Total expenditure	\$3,738 23	\$23,707 36

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File 1, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1911.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1911, were as follows:

Robert Gemmell, President	Toronto.
S. M. Sterling, 1st Vice-President	Toronto.
James G. Cane, 2nd Vice-President	Toronto.
E. Fielding, Treasurer	Toronto.
Jas. Sargant, Secretary	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	\$35,000 00
Bonds, debentures, etc.	773,748 63
Cash on deposit not drawn against in Dominion Bank, Toronto.....	4,267 46
Total assets	<u>\$813,016 09</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1911.

No assessments are made.

The Society's books were duly audited on December 12th, 1911.

Books of record or account kept for the purpose of insurance contracts or benefits:
Insurance Register.

Names and post office addresses of the auditors for 1911 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1911, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.

Bond for Treasurer, none.

Number of members, 10,851.

Number of members whose mortuary benefits were paid in year ending 30th November, 1911, 78.

Amount of benefits paid during the year, \$59,267.50.

Amount of insurance in force 30th November, 1911, \$4,756,389.00.

VIII. CASH RECEIPTS.

Cash balance from 1910, \$2,844.79.

Cash received during 1911:

Travelling certificates	\$102,935 00
Honorary certificates	5,580 00
Duplicate certificates	316 00
Interest and dividends	32,400 20
Rents	4,390 00
Investments repaid (not extended), \$3,730.25.	

Total receipts	<u>\$145,621 20</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Amount paid during 1911:

Commission expenses	2,070 87
Law costs	207 00
Expenses of annual meeting	150 00
Supplies bought	113 75
Travelling expenses	237 00
Light, heat and taxes, etc.	4,278 35
Managing officers' salaries, etc.	3,285 00
Clerk hire	1,032 00
Printing and advertising	1,024 04
Postage and stationery, etc.	671 51
Other managing expenses	2,048 41

Total	<u>\$15,117 93</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	59,267 50
Investments (not extended), \$73,543.35.	

Total expenditure	<u><u>\$74,385 43</u></u>
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COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1911.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885; incorporated 4th November, 1885.

The Executive Officers of the Society at the 30th November, 1911, were as follows:

Robert H. Morrison, President London.
 William J. Taylor, Secretary London.
 John T. Green, Treasurer London.

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 30th November, 1911, \$630,436.00.

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 30th November, 1910.....	760	\$ 577,600 00
Add contracts taken during 1911, new and renewed	116	88,160 00
Add amount by which various certificates were increased during 1911		24,126 00
Gross number and amount of contracts on foot at any time during 1911	876	689,886 00
Deductions:		
	Number.	Amount.
		\$ c.
Contracts matured in 1911 (Deaths)	12	8,700 00
Contracts lapsed in 1911	70	50,750 00
Total deductions.....	82	59,450 00
Net contracts on foot 30th November, 1911	794	630,436 00
Number of certificate holders in good standing at 30th November, 1911	725	725
Temporarily suspended	69	69

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds and debentures	\$12,606 65
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Bank of British North America, London	3,598 48
Total assets	<u>\$16,205 13</u>

VI. LIABILITIES.

Amount of claims supposed or reported	\$2,900 00
Amount of other liabilities	2,736 53
Total liabilities	<u>\$5,636 53</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1911.

Assessments are made every two months, or oftener, if necessary.

Seven assessments were made during 1911, and were payable on the 1st January, March, April, May, July, September, and November.

The books of the Society were audited at the end of each month during 1911.

The books kept for purposes of insurance certificates or benefits are: Register, Assessment Cash Book, Cash Book, Receipt Book, Ledger.

Names and post office addresses of the Auditors for 1911, were as follows: E. J. Dawson, and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1911.

No changes were made, during 1911, in the Constitution and Laws, in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, \$1,000.

Amount of bond of Grand Treasurer.—None.

Number of members in Ontario at 30th November, 1911, 794.

Number of certificate holders in Ontario at 30th November, 1911, 794.

Amount of insurance in force in Ontario at 30th November, 1911, \$630,436.00.

Number of members in Ontario who died during 1911, 12.

Amount of death benefits paid to Ontario members during 1911, \$5,800.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$461.20.

Cash received during 1911 from:

Application fees	\$116 00
Dues	762 00
Assessments	8,531 00
Interest and dividends	758 25
Advance payments	107 65
Cash received from repayment of loans or investments (not extended), \$3,750.00.	

Total cash receipts	<u>\$10,274 90</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission	\$159 00
Registration fee	10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	920 00
Travelling expenses	39 00
Printing, stationery and advertising	209 37
Postage, telegrams and express	161 95
Premium for guarantee of lodge officers	7 50

Total expenses of management	<u>\$1,581 82</u>
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	5,800 00
Grand total expenditure	<u>\$7,381 82</u>

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

L. Gravel, PresidentMontreal.
 M. L. J. Gauthier, 1st Vice-PresidentMontreal.
 Joseph Delisle, 2nd Vice-PresidentLevis.
 Henri Roy, Secretary-TreasurerMontreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments. Sick Benefits or Funeral Benefits.*

Number.	Amount.
	\$ c.
Contracts in force 31st December, 1910	36,570 31,168,100 00
Add contracts taken during 1911, new or renewed	4,644 3,108,250 00
Add amount by which various certificates were increased during 1911. ....	..... 24,150 00
Gross number and amount of contracts on foot at any time during 1911	41,214 34,300,500 00
	Number. Amount.
Deductions :	
Contracts matured in 1911.....	287 \$ 257,300 00
Contracts lapsed in 1911.....	1,645 1,094,250 00
Contracts reduced in 1911.....	.... 10,250 00
Total deductions extended.....	1,932 1,361,800 00
Net contracts on foot at 31st December, 1911.....	39,282 32,938,700 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.

There were paid in 1911 sick benefits to 5,100 members.

Amount paid for sick benefits, \$146,862.50.

The number of weeks' sickness experienced in 1911 was 29,372.

Total amount standing to the credit of the fund at 31st December, 1911, \$31,843.59.

V. ASSETS.

	Supreme Body.
Cash value of real estate	\$67,810 00
Mortgages on real estate	478,509 09
Bonds, debentures, securities	1,052,685 43
Actual cash in hand (other than in bank) held by the Cashier	2,201 35
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., Ontario deposit	5,000 00
Hochelaga Bank, Montreal, Que.	57,965 08
National Bank, Montreal, Que.	9,288 91
Provincial Bank	5,556 72
Dues and assessments, due and unpaid	66,492 44
Interest	15,772 12
Life insurance fund (not extended)	\$1,624,299 15
Sick benefit fund (not extended)	31,843 59
General funds (not extended)	22,948 96
Other assets (supplies, etc.)	10,275 12
Total	<u>\$1,771,556 26</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$4,500 00
Amount of claims, supposed, reported or unadjusted	16,000 00
Assessments paid in advance	3,659 02
Bills receivable	275 12
Total liabilities	<u>\$24,434 14</u>

VII. MISCELLANEOUS.

No actions were instituted by or against the Society during 1911.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1911 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1911 were as follows: T. G. Bertrand and W. Lamaire, Montreal, Que.

No changes were, during 1911, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Supreme Treasurer, \$10,000.

Number of members in Ontario at 31st December, 1911, 1,302.

Number of certificate holders in Ontario at 31st December, 1911, 1,302.

Amount of insurance in force in Ontario 31st December, 1911, \$1,145,250.00.

Number of members in Ontario died during 1911, 16.

Amount of death benefits paid to Ontario members during 1911, \$14,000.00.

Amount of sick benefits paid to Ontario members during 1911, \$4,829.34.

VIII. CASH RECEIPTS.

Cash balances from 1910 (not extended), \$53,704.56.

	Supreme Body.
Cash received during 1911:	
Dues	\$68,426 25
Assessments	514,300 93
Annual celebration	1,188 60
Levies and cards	3,577 00
Supplies sold, badges, etc.	2,098 31
Rent	61 40
Interest	64,824 10
Medical examinations	1,174 00
Premiums for guarantee of officers	739 30
All other sources	45 00
Cash received from repayment of loans or investments (not extended), \$94,586.20.	
Total cash receipts	<u>\$656,434 89</u>

CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.
Cash paid during 1911:	
Annual celebration	\$1,250 63
Commission and organization expenses	6,439 68
Law costs	532 00
Investigation of claims	464 80
Registration fees	149 50
Organizers' salaries	7,135 14
Actuary's fees	183 25
Supplies bought	4,982 01
Congress of Fraternities and General Council meetings	1,699 45
Expenses of General Meeting	5 77
Travelling expenses	4,045 85
Expenses of moving and architect's fees	2,828 76
Taxes, rent, light and heat	2,822 12
Salaries, officers' and auditors' fees	5,500 20
Medical examiner's salary and expenses	1,405 85
Clerk hire	11,542 07
Official journal	6,642 55
Printing, stationery and advertising	4,873 91

Postage, telegrams and express	1,522 25
Premiums for guarantee of officers	829 60
Miscellaneous	1,166 14
	<hr/>
Total expenses of management	\$66,021 53

(b) *Miscellaneous Expenditure.*

Life insurance claims	250,200 00
Sick benefits	146,862 50
Disability benefits	2,000 00
	<hr/>
Total expenditure	<u>\$465,084 03</u>

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

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, 1911, were as follows:

J. S. Tetrault, 1st Vice-PresidentSherbrooke, Que.
 Chas. Leclerc, SecretaryOttawa, Ont.
 Lasalle Gravelle, Treasurer Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1910	25,373	\$ 21,060,830 00
Add contracts taken during 1911, new or renewed.....	4,336	3,320,820 00
Gross number and amount of contracts on foot at any time during 1911	29,709	24,381,650 00
	Number.	Amount.
Deductions:		
Contracts matured in 1911.....	174	\$ 146,140 00
Lapsed.....	1,831	1,406,460 00
Total deductions extended.....	2,005	1,552,600 00
Net contracts on foot at 31st December, 1911.....	27,704	22,829,050 00
Number of certificate holders in good standing	27,062	
Number of certificates temporarily suspended	642	

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.
 Number of members' wives deceased in 1911, 116.
 Amount paid in respect of deceased wives of members, \$8,448.75.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who have received sick benefits during 1911, 3,361.
 Amount of sick benefits paid, \$94,121.48.
 Number of weeks' sickness experienced during 1911, 20,916.
 Amount paid for medical attendance.—None.

V. ASSETS.

Cash value of real estate, less incumbrances	\$80,600 00
Bonds, debentures, etc.	569,467 29
Cash on hand held by Cashier	284 63
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	8,013 18
Le Banque Nationale, Ottawa (Quebec deposit)	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Royal Bank, Ottawa (special)	24,688 25
Le Banque Provinciale	4,413 69
Dues and assessments due and unpaid	501 14
Interest due and accrued	9,440 84
All other assets	293,243 61
Total assets	\$1,000,652 63

VI. LIABILITIES.

Amount of claims admitted by the Society	\$13,153 84
Aggregate amount of other liabilities	197,381 38
Total liabilities	\$210,535 22

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1911.—None.

Assessments are made monthly.

Twelve assessments were made during 1911, payable 1st of every month.

Certain changes were made in the organization and management of the Society during 1911.

The accounts were audited monthly.

The books of record are: Councils Ledgers, General Ledgers, Death Registers, Policy Register, Members' Accounts, Card Index, Social Class Instalment Ledger, Medical Examiners' Register, Roll Books, Auxiliary Books, Cash Book, Bank Books, Bond Register.

Names and addresses of auditors: J. N. Ratty and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary, \$1,000.00.

Amount of bond of Cashier, \$1,000.00.

Number of members in Ontario, 31st December, 1911, 8,156.

Amount of insurance in force in Ontario at 31st December, 1911, \$7,139,660.00.

Number of members in Ontario who died in 1911, 48.

Amount of death benefits paid to Ontario members in 1911, \$51,833.04.

Amount of disability benefits paid to Ontario members in 1911, \$1,343.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$30,664.38.	
Cash received during 1911 from:	
Application and initiation fees	\$4,458 06
Assessments	421,218 60
Per capita tax	430 69
Transfer fees, degrees and cards	746 02
Supplies sold	617 60
Rent	8,176 94
Interest and dividends	24,938 38
All other sources (detailed in memo.)	3,975 94
Cash received from repayment and loans or investments (not extended), \$5,852.88.	
Total receipts	<u>\$464,562 23</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:	
Collection of fees	\$22,791 24
Per capita	4,056 27
Commission and organization expenses	31,502 96
Law costs	232 25
Registration fees	161 00
Expenses of meeting	3,298 11
Supplies bought	2,259 58
Travelling expenses	795 00
Rent, light, heat and taxes	1,800 00
Managing officers' salaries, officers' fees	7,357 67
Medical examiner's salary and expenses	9,448 00
Clerk hire	10,490 84
Official journal	3,630 69
Printing, stationery and advertising	2,340 91
Postage, telegrams and express	2,767 71
Guarantee premiums	190 35
Maintenance and repairs of real estate	6,478 10
Other expenses	1,042 52
Total expenses of management	<u>\$110,643 20</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	151,360 71
Sick benefits	94,121 48
Members' wives benefits	8,448 75
Total disability benefits	3,599 45
Expenses, other than the foregoing (detailed in memo.)	3,354 74
For investments (not extended), \$82,737.45.	
Total expenditure	<u>\$371,528 33</u>

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

To which are appended statements of the Auxiliary Bodies lettered below as
A. B. C. and D.

Head Office, Canada Life Building, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive officers of the Society at the 31st December, 1911, were as follows:

Samuel A. Poplestone, Grand Master	Blyth.
William Brooks, Grand Secretary	Toronto.
W. J. McCormack, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1911.—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, 1911, was 46,972.

The number of deaths in the Society in 1911 was 336.

The amount of Funeral Benefits paid in 1911 in respect of deceased members was \$14,962.59.

Number of members' wives died in 1911 (estimated), 168.

Total amount of Funeral Benefits paid in respect of deceased wives, \$1,626.25.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$4,309.47.

Contingent Fund, applicable to any purpose of the lodge, \$12,225.55.

Widows' and Orphans' Fund, \$35,087.53.

Total cash standing to credit of General Benefit Fund at 31st December, 1911,
\$1,843,040.17.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1911 was 4,179.

The amount of benefits paid in 1911 in respect to sick members was \$95,302.07.

The number of weeks' sickness experienced in 1911 was 32,761.

Amount paid for medical attendance during 1911, \$18,693.28.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$475,017 60
Amount of mortgages, etc. ....	.....	614,371 77
Amount of cash in Imperial Bank, Toronto	\$10,376 32	.....
All other assets	13,936.11	.....
Total amount of assets	\$24,312 43	\$1,089,389 37

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1911.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1910; and those of the Grand Lodge in April, 1911.

Names and post office addresses of Grand Lodge Auditors: Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes were, during 1911, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$10,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1910 (not extended), \$6,694.64.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1911 from:		
Initiation fees, degrees and cards .....	.....	\$54,926 97
Dues and reinstatements .....	.....	276,878 38
Per capita tax	\$22,668 35	.....
Degrees and cards, Grand Lodge cards	7 00	.....
Charter fees	210 00	.....
Supplies sold	3,785 82	.....
Rent, interest and dividends .....	.....	78,329 19
Interest	441 56	.....
Premiums for guarantee of lodge officers	725 73	.....
All other sources	11,008 91	94,787 24
Total receipts	\$38,847 37	\$504,921 78

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1911 for:		
Per capita tax	\$150 00	.....
Law costs	100 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	11,244 39	.....
Travelling expenses	47 40	.....
Fuel, light, rent, etc.	750 00	.....
Supplies bought	2,985 67	.....
Salaries, officers' and auditors' fees	2,997 49	.....
Official journal	1,188 20	.....
Printing, stationery	1,428 04	.....
Postage, telephone, telegrams and express	641 09	.....
Premiums for guarantee of lodge officers	694 79	.....
Other management expenses (detailed in memo.) .....	.....	133,669 55
	<hr/>	<hr/>
Total expenses of management	\$22,252 07	\$133,669 55

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	.....	16,588 84
Benefits to widows and orphans .....	.....	17,649 83
Sick benefits .....	.....	95,302 07
Medical attendance .....	.....	18,693 28
Gratuities to distressed members .....	.....	7,585 93
All other expenditure .....	.....	210,496 93
	<hr/>	<hr/>
Grand total	\$22,252 07	\$499,986 43

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Receipts (dues and interest)	\$414 24
Expenses of management	49 13
Paid funeral benefits	200 00
Balance in Bank and invested	2,162 82
	<hr/>
Initiated	25
Died	3
Suspended	3
Withdrawals	1
Membership, 31st December, 1911	293

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,
31st December, 1911.

	Males.	Females.	Total.
Number of members, 31st December, 1910	2,617	4,152	6,769
Admitted during 1911	674	1,055	1,729
Total	3,291	5,207	8,498
Deduct	314	430	744
Membership 31st December, 1911	2,977	4,777	7,754

RECEIPTS.

Dues	\$5,759 56
Initiations	1,543 00
Rents, etc.	160 14
Miscellaneous	2,828 39
Total	\$10,291 09

EXPENDITURE.

Relief of members	\$54 50
Relief of orphans	12 00
I. O. O. F. Home	290 19
Special relief	115 95
Total	\$472 64

Assets:

Cash on hand	\$7,027 11
Other assets (invested funds)	11,763 51
Total assets	\$18,790 62

(C) The following summary from the returns of the Grand Encampment shows the
Membership and standing at 31st December, 1911.

Number of members as from last report	6,074
Initiated during the year ending 31st December, 1911	933
Admitted by card during the year ending 31st December, 1911	18
Reinstated during the year ending 31st December, 1911	42
Total membership at any time during 1911	7,067

Deductions:

Error in last report	22
Withdrawn by card	25
Suspend by non-payment of dues	307
Suspend for cause	1
Expelled	1
Deceased	36
	392

Net membership 31st December, 1911	6,675
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Number of Patriarchs relieved in 1911	371	
Number of weeks' sickness experienced in 1911	2,699½	
Number of Patriarchs who died in 1911	20	
Amount paid for burying the dead in 1911		\$372 00
Amount paid for special relief in 1911		193 04
Amount paid for relief of Patriarchs		3,907 57
		<hr/>
Total amount of relief paid		\$4,472 61
		<hr/>
Receipts from all sources		\$21,014 68
Current expenses (Subordinates)		7,293 70
Cash assets (Subordinates)		26,664 36
Invested funds (Subordinates)		25,265 48

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1911.

Number of members admitted during the year 1911 .....	.....
Number of members died in 1911		2
Number of members 31st December, 1911		56
Amount of cash received during the year 1911		\$60 50
Amount of expenses in management in 1911		2 92
Amount paid for death claims		55 50
Amount on hand 31st December, 1911		56 78
Amount of call on each death		0 55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 142 Morse Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Frederick Dane, Grand Master	Toronto.
James F. Harper, Grand Treasurer	Hamilton.
W. M. Fitzgerald, Grand Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 30,743.

Number of members of the Society who died during 1911, 292.

Total amount of funeral benefits paid in 1910, in respect of deceased members, \$558.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, 123.

Total amount of benefits paid in 1911, in respect of sick members, \$2,460.70.

Number of weeks' sickness experienced in 1911, 820.

Amount paid for medical attendance during 1911, \$4,753.10.

III. ASSETS.

Actual amount of cash on hand, 1st March, 1912	\$51 10
Cash on deposit, Bank of Toronto, Toronto	5,154 45
Total	<u>\$5,205 55</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited March 8th, 1912, and the names and addresses of the auditors for 1911 are A. W. Wright, Toronto; W. H. Taylor, Aurora.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$5,977.74.

Cash received during 1911 from:

Per capita tax and levies	\$7,060 20
Interest and dividends	85 25

Total	<u>\$7,145 45</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during year 1911 for:		
Commission	\$3,344 80	.....
Law costs .....	.....	.....
Registration fee	25 00	.....
Expenses of annual meeting	95 70	.....
Supplies bought	34 20	.....
Travelling expenses	63 05	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	890 00	.....
Printing, stationery and advertising	478 09	.....
Postage, telegrams and express	151 75	.....
All other	5 25	.....
	<hr/>	<hr/>
Total expenses of management	\$5,137 84	.....

(b) Miscellaneous Expenditure.

Per capita tax and levies, other than for management..	709 80	.....
Sick benefits .....	.....	2,460 70
Funeral benefits .....	.....	558 00
Medical attendance .....	.....	.....
Expenses, other than foregoing detailed in memo.	2,070 00	.....
	<hr/>	<hr/>
Totals	\$7,917 64	\$3,018 70

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

David McClinton, Past Grand PresidentToronto.
David Crawford, Grand PresidentToronto.
Robert Wilson, Grand Vice-PresidentToronto.
Wm. Hyndman, Grand SecretaryToronto.
Robert Kerr, Grand TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1911, was 453.

Number of members who died during 1911, 6.

Total amount of funeral benefits paid during 1911, \$600.00.

No members' wives died during 1911.

Total cash standing to credit of funeral fund, \$887.00.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1911, 15.

Amount of sick benefits paid in 1911, \$147.00.

Number of weeks' illness experienced in 1911, 55.

Amount paid for medical attendance during 1911, \$369.25.

III. ASSETS.

	Grand Lodge.	Subordinates.
Cash, 31st December, 1911, in Home Bank of Canada	\$1,561 21	\$1,781 45
Total assets	<u>\$1,561 21</u>	<u>\$1,781 45</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1911, payable March, June, September and December.

The Society's accounts were duly audited March 2nd, 1912.

Books of record, or account kept for purposes of insurance certificates, are as follows: Roll Book, Cash Book and Ledger.

Names and post office addresses of auditors for 1911: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1911, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), Grand Body, \$1,467.97; Subordinate, \$1,551.45.

	Grand Body.	Subordinate Bodies.
Cash received during 1911 from:		
Initiations		\$110 50
Dues		1,492 05
Per capita tax and levies	\$765 35	
Supplies sold	34 00	
Interest	33 81	47 51
Other sources	144 25	195 79
Total	<u>\$977 41</u>	<u>\$1,845 85</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1911 for:		
Per capita tax		\$763 65
Registration fee	\$3 00	
Supplies bought		23 95
Expenses of meeting	6 00	
Rent, etc.	2 00	153 50
Salaries	90 00	
Printing, stationery and advertising	42 00	
Postage, etc.	14 42	
Other expenses	53 00	128 55
Total expenses of management	<u>\$210 42</u>	<u>\$1,069 65</u>

(b) Miscellaneous Expenditure.

Funeral benefits	500 00	
Sick benefits		147 00
Medical attendance		369 20
Gratuities to distressed members	100 00	
Other expenditure	73 75	30 00
Grand total	<u>\$884 17</u>	<u>\$1,615 85</u>

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

David Archibald, Chairman.....	Toronto.
David McKinney, Secretary	Toronto.
Col. H. J. Grasett, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:	
Contracts in force 31st December, 1910	493
New contracts taken during 1911	101
	594
Deductions:	
Contracts surrendered in 1911	47
Contracts matured in 1911	2
Contracts cancelled in 1911	14
	63
Net endowment contracts on foot 31st December, 1911	531

V. ASSETS.

Mortgages	\$14,550 14
Bonds, debentures, etc.	155,522 65
Cash on deposit in Imperial Bank, Toronto	30,666 56
Cash on deposit in City Treasury	198,853 05
	399,592 40
Total assets	\$399,592 40

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in 1911.

Twelve assessments were made during the year 1911, payable the first day of each month.

The Society's accounts for the year 1911 were duly audited on the 12th day of January, 1912.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1911 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1911 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$184,838.47.

Cash received during 1911 from:

Assessments	\$36,826 01
Fines	273 69
Interest and dividends	14,762 86
Other sources	15,483 41
Total receipts	\$67,345 97

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs and medical	\$60 00
Officers' salaries, etc.	216 75
Total expenses of management	\$276 75

(b) Miscellaneous Expenditure.

Endowments or payments in the nature thereof	19,709 60
Gratuities to distressed members	1,463 00
Refund of sick stoppages	421 60
Refund criminal justice	793 83
Other than foregoing	
Total expenditure	\$22,664 83

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

William Hawkins, Chairman	Hamilton.
Thomas J. Stewart, Secretary	Hamilton.
Donald Campbell, Committeeman	Hamilton.
Thomas Brown, Committeeman	Hamilton.
Jno. Clark, Committeeman	Hamilton.
Samuel B. Fuller, Committeeman	Hamilton.
Alexander Smith, Treasurer	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 84.

Total amount of funeral benefits paid during 1911, nil.

One member of the Society died during 1911.

V. ASSETS.

Cash value of mortgages	\$25,200 00
Bonds, debentures, etc.	22,000 00
Cash on deposit to Society's credit in Bank of Hamilton	5,636 48
Interest due	266 00
Total . . .	<u>\$53,102 48</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1911.—Nil.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1911.

Twenty-four assessments were made during 1911.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1911 were duly audited 22nd January, 1912.

Names and Addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$11,273.35.	
Assessments	\$5,317 73
Interest	2,633 33
All other sources	638 70
	<hr/>
Total receipts	\$8,589 76
	<hr/> <hr/>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$3 00
Supplies bought	2 00
Salaries and auditors, etc.	20 00
Printing	8 00
Filing statement	1 00
	<hr/>
	\$34 00

(b) *Miscellaneous Expenditure.*

Death claims	157 50
Pensions to members	1,335 13
For investments (not extended), \$12,700.00.	
	<hr/>
Total expenses	\$1,526 63
	<hr/> <hr/>

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Arthur W. McGuire, Chairman	London.
James C. Kelly, Secretary	London.
W. T. T. Williams, Treasurer	London.

V. ASSETS.

Bonds, debentures, etc.	\$37,979 84
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co.	5,271 38
Interest	135 00
	<hr/>
Total assets	\$43,386 22
	<hr/> <hr/>

VI. LIABILITIES.

Liability of fund for pensions on foot 31st December, 1911	\$7,219 69
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VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1911 were duly audited.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1911: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1911.

Number of members on 31st December, 1911, 46.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$8,226.15.

Cash receipts for 1911:

Assessments	\$2,754 94
Interest and dividends	1,602 90
All other sources	575 00
	<hr/>
Total receipts	\$4,932 84
	<hr/> <hr/>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Registration	\$3 00
Interest	15 86
Premium on debentures	105 90
	<hr/>
Total expenses of management	\$124 76

(b) Miscellaneous Expenditure.

Gratuities and pensions	712 00
	<hr/>
Total expenditure	<u>\$836 76</u>

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1911, were as follows:

Henry Stikeman, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
Robert Inglis, Trustee	Toronto, Ont
James Elmsley, Trustee	Montreal, Que.
J. Anderson, Trustee	Montreal, Que.
H. B. MacKenzie	Montreal, Que.
Ernest Stonham, Hon. Secretary-Treasurer	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of bonds, debentures, etc.	\$225,200 46
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	21,462 89
Total assets	<u>\$246,663 35</u>

IV. LIABILITIES.

Unclaimed balances	\$66 75
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V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1911 on the 16th November, 1911.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1911 were as follows: Price, Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$34,7787.23.

Cash received during 1911 from:

Interest	\$12,035 07
Subscriptions from married members, and fees from unmarried members	10,453 67
Donations from Bank	6,353 56
	<hr/>
Total receipts	\$28,842 30
	<hr/> <hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Other management expenses	6 00
	<hr/>
Total expenses of management	\$9 00

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	4,063 85
Other expenditure	1,350 81
For Investments, etc. (not extended), \$36,742.98.	
	<hr/>
Total expenditure	\$5,423 66
	<hr/> <hr/>

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

A. E. Thompson, President	Toronto.
E. J. How, Treasurer	Toronto.
Samuel Hadden, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,114.

Number of members who died during 1911, 11.

Amount of funeral benefits paid in 1911, \$1,000.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1911, \$2,310.67.

II. SICK BENEFITS.

Number of members who received sick benefits in 1911, 81.

Amount of sick benefits paid in 1911, \$1,312.00.

Number of weeks' sickness experienced in 1911, 328.

III. ASSETS.

Sick and Funeral Fund (Merchants Bank)	\$2,310 67
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited during 1911 quarterly.

Names and addresses of auditors for 1911 were as follows: Theo. Hopmans, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$400.

Amount of bond of Treasurer, \$400.

VII. CASH RECEIPTS.

Cash balance for 1910 (not extended), \$1,949.39.

Cash received during 1911 from:

Dues	\$2,013 93
Interest	31 35
Other sources (International Union)	600 00
	<hr/>
Total receipts	\$2,645 28
	<hr/> <hr/>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	\$1,314 00
Funeral benefits (\$600 paid by International)	1,000 00
	<hr/>
Total expenditure	\$2,314 00
	<hr/> <hr/>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

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, 1911, were as follows:

Thomas F. Anderson, President	Toronto.
J. P. Menzies, Vice-President	Toronto.
A. J. Saunders, Secretary-Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 154.

One member of the Society died during 1911.

Amount of funeral benefits paid in 1911, \$75.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1911, 16.

Amount of benefits paid in 1911, \$266.00.

Number of weeks' sickness experienced in 1911, 72½.

Balance to credit of fund, \$575.79.

III. ASSETS.

Cash on hand	\$30 00
Cash in Imperial Bank	575 79
Total	<u>\$605 79</u>

IV. LIABILITIES.

Outstanding cheques	\$16 00
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V. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1911.

The accounts of the Society were audited 12th January, 1912.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of account for 1911: James Portch and H. Richardson, Toronto.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1911, 14.

No changes were, during 1911, made in the Constitution and Rules in relation to insurance certificates.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$581.10.

Cash received during 1911 from:

Dues	\$390 35
Interest	16 80
	<hr/>
Total receipts	\$407 15
	<hr/> <hr/>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Salaries	51 00
Supplies bought	3 46
	<hr/>
Total expenses of management	\$57 46

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	266 00
	<hr/>
Total expenditure	\$398 46
	<hr/> <hr/>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

W. A. Collins, President	Toronto.
C. Wake, Vice-President	Toronto.
C. H. Robertson, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.
W. H. Smith, Trustee	Toronto.
T. A. J. Moon, Trustee	Toronto.
R. S. Moody, Trustee	Toronto

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 100.

Number of members who died during 1911, 2.

Amount paid for funeral benefits, \$100.00.

II. ASSETS.

Cash on hand	\$4 25
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Commerce, Toronto	1,929 93
All other assets	429 10
Total assets	\$2,363 28

III. LIABILITIES.

Funeral benefits	\$50 00
Due Treasurer	4 31
	\$54 31

IV. MISCELLANEOUS.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited June and December, 1911.

Names and addresses of auditors for 1911 were as follows: Joseph Richards and John Scanes, Toronto.

V. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,673.91.

Cash received during 1911 from:

Life members	\$55 00
Initiation fees	24 00
Dues	321 25
Supplies sold	12 55
Interest	39 57
Other sources	130 31
 Total	 \$582 68

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission	\$2 25
Salaries, officers' and auditors' fees	81 00
Registration fee	3 00
Printing	34 85
Rent, light, etc.	22 00
Postage, etc.	16 97
Premiums for guarantee of Lodge Officer	1 00
Other expenditures	9 60
 Total expenses of management	 \$170 42

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Gratuities to distressed members	46 00
All other expenditure	59 05
 Total expenditure	 \$325 72

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Forcesters Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

James Nolan, President	Hamilton
Donald Dallas, Treasurer	Hamilton.
John Gardner, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 64.

Four members died during 1911, and \$320.00 was paid as funeral benefits.

Amount standing to credit of Funeral Benefit Fund, \$1,077.76.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash on hand	\$9 80
Cash deposited with the Hamilton Provident and Loan Society	1,067 96
Total assets	<u>\$1,077 76</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited on January 16th, 1911.

Names and post office addresses of the auditors for 1911: Thomas Bodfish and Duke Slack, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,124.69.

Cash received during 1911 from:

Initiation receipts	\$17 50
Dues	324 25
Interest	35 18
All other sources detailed in memo	118 30

Total receipts \$495 23

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission	\$88 20
Supplies bought	28 35
Registration fee	3 00
Salaries	19 20
Rent	15 00
Postage	5 91
Other expenditures	1 00
	<hr/>
Total management expenses	\$160 66

(b) Miscellaneous Expenditure.

Funeral benefits	320 00
Medical attendance	59 50
Gratuities to distressed members	2 00
	<hr/>
Total expenditure	<u>\$542 16</u>

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

George A. Cole, President	Toronto.
J. Seymour, Treasurer	Toronto.
H. Tindale, Rec. Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 77.
 Number of members who died during 1911, one.
 Amount of funeral benefits paid in respect of deceased members, \$100.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, 3.
 Amount of sick benefits paid during 1911, \$103.00.
 Number of weeks' sickness experienced during 1911, 28.
 Amount paid for medical attendance during 1911, \$96.26.
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1911, \$2,848.82.

III. ASSETS.

Cash on hand	\$3 19
Cash in Home Bank of Canada	2,845 63
Total assets	<u>\$2,848 82</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited 5th January, 1912.

Names and addresses of the auditors of accounts for 1911: George Stroud and Thomas Watts, Toronto.

No changes were, during 1911, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VI. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$2,563 85.

Cash received during 1911 from:

Initiation fees	\$70 00
Dues	469 35
Interest	80 54

Total receipts	<u>\$619 89</u>
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VII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Supplies bought	2 75
Rent	18 00
Salaries	8 00
Postage and printing	3 91

Total expenses of management	<u>\$35 66</u>
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(b) Miscellaneous Expenditure.

Funeral	100 00
Sick benefits	103 00
Medical attendance	96 26

Total expenditure	<u>\$334 92</u>
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TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

H. C. Johnston, President	Toronto.
W. D. Robins, Financial Secretary	Toronto.
Joe. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple)	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,260.

Number of members who died during 1911, 5.

Amount of funeral benefits paid in respect of deceased members, \$500.00.

Disability benefits paid, nil.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1911, 132.

Total amount of benefits paid in 1911 in respect of sick members, \$1,280.23.

Number of weeks' sickness experienced in 1911, 460 6-7.

Amount paid for medical attendance during 1911, \$668.25.

Amount standing to credit of Sick Benefit Fund 31st December, 1911, \$214.41.

V. ASSETS.

Cash in Home Bank of Canada, 31st December, 1911	\$214 41
Total	<u>\$214 41</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1911 on 31st December, 1911.

Name and address of auditor for 1911 was as follows: W. A. Douglas, B.A., Toronto.

Certain changes were made during 1911 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VIII. CASH RECEIPTS.

Cash balance 31st December, 1910, \$226.14.

Cash received during 1911 from:

Dues	\$1,536 75
International Union	500 00
All other sources	400 00

Total receipts	<u>\$2,436 75</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

All expenses of management are paid from the general fund.

(b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International)	\$500 00
Sick benefits	1,280 23
Medical attendance	668 25

Total expenditure	<u>\$2,448 48</u>
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THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1911, were as follows:

William C. Jex, President, Dominion ExpressToronto.
 W. M. Carruthers, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 919.

Number of members who died during 1911, 5.

Amount of funeral benefits paid, \$500.00.

Cash standing to credit of Funeral Benefit Fund, \$559.15.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1911, 192.

Total amount of sick benefits paid in 1911, \$4,508.32.

Number of weeks' sickness experienced during 1911, 644.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1911, \$2,311.41.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	\$2,311 41
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	559 15
Total assets	<u>\$2,870 56</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1911.

The Society's books were duly audited on January 15th, 1912.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Book.

The names and post office addresses of the auditors for 1911 were as follows: C. A. Girvin, W. J. Wilson and A. H. McInnis, Toronto.

Amount of bond of Secretary-Treasurer, \$500.

VII. CASH RECEIPTS.

Amount of cash on hand 31st December, 1910, \$2,569.37.

Cash received during 1911 from:

Application fees and sick dues	\$5,159 00
Initiations	126 00
Funeral assessments	431 50
Interest	62 70
Total receipts	\$5,779 20

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	206 00
Printing, stationery and advertising	74 50
Guarantee for Secretary-Treasurer	5 00
Postage	5 00
Slips returned, etc.	21 00
Total expense of management	\$321 50

(b) Miscellaneous Expenditure.

Funeral benefits	500 00
Sick benefits	4,508 32
Total expenditure	\$5,329 82

WM. & J. G. GREERY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 6 Church Street, Toronto.

Organized 1833; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Arthur H. Brown, President	Toronto.
J. G. Greey, Treasurer	Toronto.
F. D. Hunt, Secretary	Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1911, 77.
 Number of members who received sick benefits during 1911, 22.
 Total amount of sick benefits paid during 1911, \$461.08.
 Number of weeks' sickness experienced during 1911, 137 4-6.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1911, \$54.54.

III. ASSETS.

Cash in Imperial Bank, Toronto	\$54 54
Total assets	<u>\$54 54</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two members of the Society died in 1911.
 Assessments were made for the purpose of benefits monthly, and special assessments when required.
 Twenty-one such assessments were made during the year 1911.
 The Society's books were duly audited April, July, October, 1911, and January, 1912
 The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
 Names and post office addresses of the auditors for 1911 were as follows: J. H. Watts and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$9.57.	
Cash received during 1911 from:	
Assessments	\$400 83
Interest	25
Donation from firm	102 72
Total	<u>\$512 80</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Secretary	3 75
	<hr/>
Total management expenses	\$6 75

(b) Miscellaneous Expenditure.

Sick benefits	461 08
	<hr/>
Total expenditure	\$467 83
	<hr/>

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

John D. Huffman, PresidentWoodstock.
 John Manning, Vice-PresidentWoodstock.
 John Page, Secretary-Treasurer, pro temWoodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1911, none.
 Amount of funeral benefits paid during 1911, none.

SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 95.
 Number of members who have received sick benefits during 1911, 12.
 Number of weeks' sickness experienced during 1911, 41 11-14.
 Amount paid in respect of sick members during 1911, \$125.75.
 Amount paid for medical attendance, \$118.88.
 Total amount of cash standing to credit of fund at 31st December, 1911, \$18.30.

III. ASSETS.

Cash on hand	\$0 70
Cash in Traders Bank at Woodstock	17 60
	<hr/>
Total assets	\$18 30

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.
 The accounts were audited on the 8th January, 1912.
 Names and addresses of auditors: F. H. Down and W. E. Gould, Woodstock.
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.

VII. CASH RECEIPTS.

Balance from 1910 (not extended), \$28.78.	
Cash received during 1911 from:	
Initiation fees	5 00
Dues and assessments	\$240 45
	<hr/>
Total receipts	245 45

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration	\$3 00
Salaries	8 20
Postage, etc.	10
<hr/>	
Total expenses of management	\$11 30

(b) Miscellaneous Expenditure.

Sick benefits	125 75
Medical officers' salary	118 88
<hr/>	
Total expenditure	<u>\$255 93</u>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Brantford.

 Incorporated in Ontario, August 19th, 1898.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Frank Cockshutt, Hon. President	Brantford.
Harry Cockshutt, President	Brantford.
Arthur Hart, First Vice-President	Brantford.
Fred. Jones, Second Vice-President	Brantford.
Chas. E. House, Secretary	Brantford.
Peter M. Yule, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 850. Number of members who died during 1911, two, and funeral benefits were paid amounting to \$70.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1911, \$442.56.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. One hundred and fifty-nine members received sick benefits during 1911, amounting to \$2,079.09.

Number of weeks' sickness experienced in 1911, 540 5-6.

III. ASSETS.

Cash in Bank of Montreal, Brantford	\$442 56
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 12th, 1912.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1911: T. W. Cleator: and Herbert E. Chittenden, Brantford.

Certain changes were made in regard to sick benefits during 1911.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$230.13.

Cash received during 1911 from:

Assessments	\$2,615 40
All other sources	34 70
	<hr/>
Total	2,650 10
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$1 00
Registration fee	10 00
Printing, stationery and advertising	12 50
Officers' salaries, etc., 1910 and 1911	265 00
Postage	08
	<hr/>
Total	\$288 58

(b) Miscellaneous Expenditure.

Funeral benefits	70 00
Sick benefits	2,079 09
	<hr/>
Grand total	\$2,437 67
	<hr/>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Walter Devine, PresidentToronto.
H. Meade, SecretaryToronto.
J. McDonagh, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1911, 120.

Number of members who died during 1911, one.
Amount of funeral benefits paid during 1911, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1911, 22.
Amount paid for sick benefits during 1911, \$232.00.
Number of weeks' sickness experienced in 1911, 77 1-3.
Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	\$150 00
Total assets	<u>\$150 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 22nd, 1911.

Twelve assessments were made in 1911, payable first of each month.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1911 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Secretary's bond, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$150.00.	
Cash received during 1911 from:	
Initiation fees	\$17 00
Dues	391 75
Interest	6 00
Total	<u>\$414 75</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:	
Salaries, officers' and auditors' fees	\$25 70
Registration fee	3 00
Postage, etc.	14 30
Total expenses of management	<u>\$43 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	232 00
Divided as dividends	108 00
Total expenditure	<u>\$413 00</u>

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

- William Irwin Cole, Grand MasterCannington.
- Nicholas Ingram, Grand SecretaryPort Perry.
- Mrs. Tressa Burnett, Grand TreasurerToronto.

III. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1911, was 5,750.

Total number of members who died during 1911, 24.

Amount of funeral benefits paid in respect of deceased members in 1911, \$1,450.00.

Cash standing at credit of Funeral Fund at 31st December, 1911, \$1,704.94.

IV. SICK BENEFITS.

The sick benefits are optional with subordinate lodges.

Number of members who received sick benefits during 1911, 31.

Amount of benefits paid in 1911 in respect of sick members, \$326.00.

Number of weeks' sickness experienced in 1911, 140.

Amount paid for medical attendance, \$204.25.

Total amount standing to credit of Sick Benefit Fund, \$452.85.

V. ASSETS.

	Grand Body.	Subordinate Lodges.
Real estate, less incumbrances	\$16,000 00	\$1,670 00
Actual cash in hands of Treasurer	271 24	
Standard Bank, Port Perry	1,466 24	
Metropolitan Bank, Toronto	1,615 30	
Standard Bank, Picton	2,069 30	
All other assets	7,481 71	
Totals	\$28,903 79	\$1,670 00

VI. LIABILITIES.

Aggregate amount of all liabilities \$666 46

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments were made during the year 1911, payable in thirty days from date of issue.

The books and accounts were duly audited on August 30th, 1911.

The books of record and account kept by the Society are Day Book, Ledgers, Registers and Roll Book.

Names and addresses of the auditors for 1911: J. D. McGill, Toronto, Ont.; J. B. Johnston, Orillia.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitution and rules during 1911.

VIII. CASH RECEIPTS.

Cash balances from 1910 (not extended), \$3,330.19.

Cash received during 1911 from:

	Grand Body.	Subordinate Lodges.
Assessments	\$1,433 21	
Per capita tax and levies	1,052 03	
Charter fees	240 00	
Supplies sold	257 20	
Interest	83 64	
All other sources	11,197 50	
Total receipts	<u>\$14,263 58</u>	

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Lodges.
Cash paid during 1911 for:		
Commission	\$345 00	
Registration fee	25 00	
Interest	96 25	
Annual meeting	15 00	
Supplies bought	267 76	
Travelling expenses	236 15	
Rent, light, etc.	342 52	
Salaries, officers' and auditors' fees	2,556 29	
Printing, stationery and advertising	172 75	

	Grand Lodge.	Subordinate Lodges.
Postage, telegrams and express	169 82	
Premiums for guarantee of lodge officers	15 00	
Other expenditures (Orphanage account)	6,392 91	
	<hr/>	
Total management expenses	\$10,634 45	

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,450 00	
Benefits to widows and orphans	48 00	
Sick benefits		326 00
Medical attendance	39 25	165 00
	<hr/>	
Total expenditure	\$12,171 70	\$491 00
	<hr/> <hr/>	

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Robert Gray, President Hamilton.
Alex. McMordie, Secretary-Treasurer Toronto.

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, 1910	720
Add contracts taken during 1911, new or renewed	63
	783
Gross number on foot at any time during 1911	783
Contracts matured in 1911 * (\$4,278.50)	6
Contracts lapsed in 1911	22
Total deductions	28
	28
Net contracts on foot 31st December, 1911	755
No. of certificates temporarily suspended	14

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$1,925 67
Total assets	\$1,925 67
	\$1,925 67

IV. LIABILITIES.—None.

*The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1911.

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.

Six assessments were made during 1911.

The Society's accounts were duly audited for 1911 on January 26th, 1912.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1911: Jno. Friers, W. J. Mankey and C. J. Onley, Toronto.

Number of members in Ontario, 311.

Number of members in Ontario who died during 1911, 1.

Amount paid as death claims to Ontario members, \$716.25.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,805.05.

Cash received during 1911 from:

Assessments	\$4,466 00
Per capita tax and levies	189 09
Interest	35 93
Supplies sold	9 25
Total receipts	<u>\$4,700 27</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$10 00
Expenses of Biennial Meeting	120 50
Supplies bought	26 58
Salaries	90 60
Printing	35 15
Postage, telegrams and express	18 32
Total expenses of management	<u>\$301 15</u>

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	<u>4,278 50</u>
Total expenditure	<u>\$4,579 65</u>

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

J. E. Jeffery, President	Toronto.
J. R. Briggs, Vice-President	Toronto.
A. T. Middleton, Treasurer	Toronto.
John J. O'Connor, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1911, was 171.

Number of members who died during 1911, 1.

Total amount of funeral benefits paid in 1911, \$100.00.

Cash in Funeral Benefit Fund, 31st December, 1911, \$669.13.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's hands	\$16 00
Cash on deposit in Imperial Bank	681 05
Total	<u>\$697 05</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

One assessment was made during 1911.

The Society's accounts were duly audited on February 6th, 1912.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's, Members' signatures, By-laws and Bank Book.

Names and post office addresses of auditors for 1911: J. S. Boddy and J. H. Pearce, Toronto.

No changes were made in relation to insurance certificates in 1911.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$568.55.

Cash received during 1911 from:

Application fees	\$25 00
Assessments	126 00
Arrears of assessments	84 00
Interest	15 75
All other sources	17 75
	<hr/>
Total	268 50
	<hr/> <hr/>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

Registration fee	\$3 00
Supplies bought	0 65
Secretary's salary	25 00
Printing, stationery and advertising	10 75
Postage, etc.	0 60
	<hr/>
Total expenses of management	\$40 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
	<hr/>
Total expenditure	140 00
	<hr/> <hr/>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at 31st December, 1911, were as follows:

Thomas DeRose, President	Toronto.
P. Hannigan, 1st Vice-President	Toronto.
E. Gray, 2nd Vice-President	Toronto.
James Conlan, Treasurer	Toronto.
Thomas Carruthers, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1911, 2,150.

Number of members who died during 1911, 9.

Total amount of funeral benefits paid in 1911, in respect of deceased members,
\$480.00.

Number of junior members who died during 1911, 1.

Amount of funeral benefits paid in 1911 in respect of junior members, \$30.00.

Number of members' wives who died in 1911, 6.

Amount of funeral benefits paid in 1911 in respect of deceased wives, \$180.00.

Amount at the credit of the General Fund at 31st December, 1911, \$1,982.12.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1911, 830.

Total amount of sick benefits paid in 1911, \$5,475.75.

Number of weeks' sickness experienced in 1911, 118 4-7.

Nothing was paid out for medical attendance during 1911.

III. ASSETS.

Dominion Bank, Toronto	\$2,017 79
Total assets	<u>\$2,017.79</u>

IV. LIABILITIES.

Due Secretary	\$ 11 60
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V. MISCELLANEOUS.

No changes were made in 1911 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1911.

The accounts were audited July 10th, 1911, and January 12th, 1912.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1911 were: Joseph Coulter and John Hibbert, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,525.29.

Cash received during 1911 from:

Assessments	\$7,303 30
Interest	44 75
Total	<u>\$7,348 05</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

Registration fee (renewal)	\$ 15 00
Printing	10 25
Postage	5 00
Travelling expenses (car tickets)	52 00
Managing officers' salaries and officers' and auditors' fees	278 00
Other expenses	15
Expenses of management	<u>\$ 360 40</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	691 00
Sick benefits	5,475 75
Benefits to widows and orphans	10 00
Disability grants	230 00
Christmas presents	100 00
Total expenditure	<u>\$6,867 15</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF
BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of Society at 31st December, 1911, were as follows:

S. G. Macklin, President	Brantford
Edward Wilson, First Vice-President	Brantford
James Moore, Second Vice-President	Brantford
Percy Gregory, Secretary	Brantford
Franklin Grobb, Treasurer	Brantford

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1911, was 1,102.

Number of members of the Society who died in 1911, 8.

Funeral benefits were paid in 1911 amounting to \$357.45.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1911, 238.

Total amount of sick benefits paid in 1911, \$2,925.70.

Number of weeks' sickness experienced in 1911, 730.

Total amount to the credit of the Sick Benefit Fund at 31st December, 1911, \$724.26.

III. ASSETS.

-Cash value of bonds	\$ 500 00
Cash deposited in Standard Bank, Brantford	724 26
Other assets	12 00
Total assets	<u>\$1,236 26</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Thirteen assessments were made in 1911 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1911 were audited January 18th, 1912.

The following books of record and account are kept: Minute Book, Roll Book and Cash Book.

Names and post office addresses of the auditors for 1911 were as follows: C. J. Dennison and D. M. Michell, Brantford.

No changes were made in 1911 in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$787.56.

Cash received during 1911 from:

Dues	\$3,401 25
Interest	22 50
Total receipts	<u>\$3,423 75</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$ 2 50
Registration fee	10 00
Officers' and auditors' fees	181 00
Printing, stationery, etc.	10 00
Postage, etc.	40
Total expenses of management	<u>\$ 153 90</u>

(b) Miscellaneous Expenditure.

Funeral benefits	357 45
Sick benefits	2,925 70
Gratuities to distressed members	50 00
Total expenditure	<u>\$3,487 05</u>

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of Society at 31st December, 1911, were as follows:

John Pattinson, President	Woodstock
Harry Pearson, Treasurer	Woodstock
B. C. Parker, Secretary	Woodstock

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 270.

Number of members who received benefits during 1911, 97.

Total amount of benefits paid in 1911, \$848.75.

Number of weeks' sickness experienced in 1911, 305.

Total amount of cash standing to credit of Sick Benefit Fund, \$251.89.

III. ASSETS.

Cash in Bank of Commerce, Woodstock	\$ 251 85
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Eleven such assessments were made during 1911.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited 6th January, 1912.

The names and post office addresses of the auditors for 1911 were as follows: J. S. France and George Coleman, Woodstock.

No changes were made during 1911 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$276.09.

Cash received during 1911 from:

Application fees	\$ 206 00
Assessments	744 60
Interest	6 60

Total receipts	\$ 957 20
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$ 1 00
Registration fees	3 00
Officers' and auditors' salaries	83 00
Postage	10
Total expenses of management	\$ 87 10

(b) Miscellaneous Expenditure.

Funeral wreaths	12 00
Sick benefits	848 75
Medical supplies	31 30
Refund to members	2 25
Total expenditure	\$ 981 40

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1911, were as follows:

Reginald Olsen, President	Ottawa.
D. Bussell, Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
L. G. Morgan, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership 210.
 Number of members who died during 1911, 7.
 Funeral benefits amounting to \$1,670.00 were paid.
 Total amount of cash standing to credit of General Fund, \$235.40.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1911, 23, amounting to \$413.00.
 Number of weeks' sickness experienced during 1911, 137.
 Amount paid for medical attendance in 1911, \$177.00.
 Total amount cash standing to credit of General Fund, December, 1911, \$868.75.

III. ASSETS.

Cash on hand	\$ 9 05
Bank of Ottawa (General Fund)	868 75
Bank of Ottawa (Special Fund)	358 55
Bank of Ottawa (Beneficiary Fund)	235 40
Other assets	85 00
Total assets	<u>\$1,556 75</u>

IV. LIABILITIES.

Funeral benefits unpaid 31st December, 1911 \$ 200 00

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member.
 Seven such assessments were made during 1911.

The Society's books were duly audited February 17th, 1912.

Names and post office addresses of the auditors for 1911 were as follows: J. Bullman and J. Campbell, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Day Book and Members' Register.

Amount of Secretary's bond, nil.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,678.60.

Cash received during 1911 from:

Advance assessments	\$ 7 00
Initiation fees	10 00
Dues	735 00
Assessments	1,460 00
Interest	40 80
All other sources	250 00
Repayment of investments (not extended), \$1,962.00.	

Total receipts	<u>\$2,503 63</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission	\$ 32 02
Registration fee	3 00
Rent, light, heat and taxes	30 00
Salaries, officers' and auditors' fees	88 00
Printing, etc.	6 80
Postage, stationery, etc.	17 36
Other expenditure	80

Total expenses of management	<u>\$ 177 98</u>
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(b) Miscellaneous Expenditure.

Benefits to widows and orphans	140 00
Funeral benefits	1,670 00
Sick benefits	413 00
Druggist	126 50
Medical attendance	177 00
Gratuities to distressed members	6 00
Paid for investments (not extended), \$1,717.00.	

Total expenditure	<u>\$2,710 48</u>
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VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Vincenzo Zampano, President	Toronto
S. Agliarolo, Vice-President	Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street	Toronto.
G. Bagnato, Corresponding Secretary	Toronto.
Eugenei Searpone, Treasurer	Toronto

I. FUNERAL BENEFITS.

No funeral benefits were paid during 1911.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which at 31st December, was 31.

Number of members who received sick benefits during 1911, 6.

Number of weeks' sickness experienced during 1911, 19.

Amount paid for sick benefits during 1911, \$95.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1911, \$277.40.

III. ASSETS.

Cash in Dominion Bank	\$ 277 40
Total	<u>\$ 277 40</u>

IV. LIABILITIES—None.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$223.40.

Cash received during 1911 from:

Application fees	\$ 16 00
Dues	176 00
Supplies sold	24 50
Interest	6 85
Total	<u>\$ 223 35</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$ 3 00
Rent, light, heat and taxes	24 00
Officers' salaries	10 00
Stationery, postage, etc.	7 75
Supplies bought	29 60
	<hr/>
Total management expenses	\$ 74 35

(b) Miscellaneous Expenditure.

Sick benefits	95 00
	<hr/>
Total expenditure	\$ 169 35

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

A. W. Baker, President	Hamilton
T. Eaton, Vice-President	Hamilton
R. H. Merriman, Treasurer	Hamilton
K. Knudsen, Secretary	Hamilton

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 290.

Number of members who died during 1911, 2.

Amount of funeral benefits paid during 1911, \$80.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1911, 28.

Amount of benefits paid in 1911, \$336.35.

Number of weeks' sickness experienced in 1911, 92.

Cash to credit of fund at 31st December, 1911, \$293.58.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$ 293 58
Total assets	\$ 293 58

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1911, January 20th, 1912.

Names and addresses of the auditors for the year 1911: Walter Turnbull and A. Kundt, Hamilton.

Books of record or account kept: Cash, Record and Dues Book.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$302.54.

Cash received during 1911 from:

Assessments and dues	\$ 367 95
Donation	122 65
Total receipts	\$ 480 60

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$ 3 00
Managing officers' salary and auditors' fees, 1910 and 1911	80 00
Postage, telegrams and express	21
	<hr/>
Total expenses of management	\$ 83 21

(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	336 35
	<hr/>
Total expenditure	\$ 499 56

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ontario.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1911, were as follows

Robert, Davis, President	Hamilton.
James Ailles, Vice-President	Hamilton
Adam W. Deans, Secretary	Hamilton.
W. Gaskell, Treasurer	Hamilton

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1911, 489.
 Two members died during 1911.
 Amount of funeral benefits during 1911, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1911, 170.
 Amount paid for sick benefits during 1911, \$1,709.75.
 Number of weeks' sickness experienced during 1911, 349.
 Amount paid for medical attendance during 1911, \$490.00.
 Amount of cash standing on credit of Sick Fund, \$2,016.58.

III. ASSETS.

Cash on hand	\$ 748 25
Cash in Bank of Hamilton	1,268 33
	<hr/>
Total	\$2,106 58

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1911. None.
 Dues are paid twice a month by the members.
 The books of record and account are: Cash Book and Cheque Book.
 The accounts of the Society were audited January 18th, 1912.
 Names and addresses of the auditors for 1911. P. Erskine and W. Knowles, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,263.78.

Cash received during 1911 from:

Dues	\$3,324 15
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Total receipts	<u>\$3,324 15</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$ 3 00
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Travelling expenses	10 15
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Officers' salaries and officers' and auditors' fees	139 85
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Expenses of annual meeting	3 00
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Total expenses of management	<u>\$ 156 00</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	100 00
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Medical attendance	490 00
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Sick benefits	1,709 75
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Gratuities to distressed members	115 60
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Total expenditure	<u>\$2,571 35</u>
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GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

J. D. Hayes, President	Toronto
T. C. Johnson, Vice-President	Toronto
Thomas Jeffrey, Secretary-Treasurer	Toronto
E. Dayment, Trustee	Toronto
A. Thomson, Trustee	Toronto
G. A. Richards, Trustee	Toronto
H. V. Ferguson, Trustee	Toronto

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 74.

Two members died during 1911. Amount of funeral benefit paid, \$200.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1911,
\$1,270.84.

II. SICK BENEFITS.

Number of members who received sick benefits in 1911, 10.

The total amount of benefits paid in 1911 was \$115.00.

Number of weeks' sickness experienced in 1911, 23.

The total amount paid for medical fees.—None.

III. ASSETS.

Actual amount of cash on hand 31st December, 1911	\$1,270 84
Total	<u>\$1,270 84</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made weekly.

The Society's accounts were audited January 10th, 1912.

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 1911 were: A. H. Leman
and J. A. Masterson, *The Globe*.During 1911 certain changes were made in the constitution and rules in relation
to sick benefits.

Amount of bond of Secretary-Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,163.25.

Cash received during 1911 from:

Application fees	\$ 1 50
Dues	292 00
Interest and dividends	257 14
Total	<u>\$ 550 64</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$ 3 00
Supplies	3 25
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	100 00
Premium for guarantee of officers	3 00
Postage	5 00
Total expenses of management	<u>\$ 118 25</u>

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	115 00
All other expenditure	9 80
Grand total	<u>\$ 443 05</u>

THE NATIONAL CASH REGISTER CO'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

John P. Rahelley, President	Toronto.
Benjamin O. Oslen, Vice-President	Toronto.
Charles W. Long, Secretary	Toronto.
M. G. Fieldhouse, Treasurer	Toronto.
Russell McDougall, Director	Toronto.
Louis Pedler, Director	Toronto.
Daniel Reburn, Director	Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1911, was 94.
 Sick benefits are undertaken by the Society.
 Eighteen members received sick benefits during 1911.
 Total amount of benefits paid in 1911 in respect of sick members, \$203,67.
 Number of weeks' sickness experienced, 40½.
 Amount paid for medical attendance, \$108.75.
 Amount standing to credit of General Fund, 31st December, 1911, \$762.29.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1911	\$762 29
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1911.
 Books of record and account kept are as follows: Ledger, Cash Book, Minute Book and Ledger.
 The Society's books were audited for 1911 on 13th January, 1912.
 Names and addresses of auditors for 1911 were as follows: Lloyd Pocock and Frank Craig, Toronto.
 Certain changes were made in the By-laws of the Society during 1911.
 Amount of Secretary's bond, \$250.00.
 Amount of Treasurer's bond, \$250.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$585.31.	
Cash received during 1911 from:	
Dues	\$480 90
Interest	17 60
Total receipts	<u>\$498 50</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fees	\$3 00
Supplies bought	85
Law costs	25
Guarantee bond	5 00
	<hr/>
Total expenses of management	\$9 10

(b) Miscellaneous Expenditure.

Sick benefits	203 67
Medical attendance	108 75
	<hr/>
Total expenditure	\$321 52

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Andrew Englert, President	Berlin.
Joseph Hunt, Vice-President	Berlin.
Jacob Gies, Financial Secretary	Berlin.
Albert L. Hergott, Recording Secretary	Berlin.
George B. Fischer, Treasurer	Berlin.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 466. Two members of the Society died during 1911. Amount paid for funeral benefits during 1911, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Number of members who received sick benefits during 1911, 62. Amount paid for sick benefits, \$858.00. Number of weeks' sickness experienced during 1911, 214 2-7. Amount paid for medical attendance, \$71.00. Total amount of cash standing to credit of the general fund from which benefits are paid, \$1,498.24.

III. ASSETS.

Note	\$ 1,000 00
Actual cash on deposit in Merchants Bank, Berlin (savings branch).....	1,383 66
Actual cash on deposit in Merchants Bank, Berlin (current account).....	95 08
All other assets	19 50
Total	<u>\$ 2,498 24</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1911.

The Society's books were duly audited for 1911 on December 31st, 1911.

The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1911 were as follows: W. Winter and I. E. Hatter, Berlin.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$53.08.

Cash received during 1911 from:

Initiation fees	\$78 00
Dues	1,358 00
Fines	18 70
Supplies sold	7 15
Interest	40 00
Medical fees	71 00
All other sources	8 00
Total receipts	<u>\$1,580 85</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Rent, light and heat	25 60
Salaries	101 00
Printing and postage	3 50
Total expenses of management	<u>\$133 10</u>

(b) Miscellaneous Expenditure.

Sick benefits	858 00
Funeral benefits	50 00
Medical attendance	71 00
All other sources	26 75
Deposit in bank for investment (not extended), \$400.00.	
Total expenditure	<u>\$1,138 85</u>

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

L. V. Dusseau, President	Toronto.
Joseph St. Denis, Vice-President	Toronto.
P. Gravel, Secretary	Toronto.
L. D. Desaulniers, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 80.

One member died during 1911.

Funeral benefits paid during 1911, \$50.00.

One member's wife died during 1911.

Amount paid in respect of deceased wives, \$25.00.

Cash standing to credit of Funeral Benefit Fund, \$439.70.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Twelve members received sick benefits during 1911.

Number of weeks' sickness experienced during 1911, 43.

Sick benefits amounting to \$129.00 were paid.

Cash standing to credit of Sick Fund, \$1,108.10.

III. ASSETS.

Cash value of mortgages	\$1,000 00
Cash value of notes	250 00
Cash on hand	21 50
Cash in Home Bank of Canada	276 30
Total assets	<u>\$1,547 80</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.

The Society's accounts were audited 4th January, 1912.

The books of record kept are a Register, Ledger, Minute and Cash Book.

Name and address of the auditor for 1911: R. L. Archambault, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,432.80.

Cash received during 1911 from:

Initiation fees	\$5 00
Dues	299 85
Interest	67 85
	<hr/>
Total receipts	\$372 70
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Supplies bought	\$5 85
Registration fee	3 00
Rent, light, heat, etc.	4 00
Salaries	24 00
Printing, etc.	8 00
Postage, etc.	3 85
	<hr/>
Total expenses of management	\$48 70

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	129 00
All other expenditure	5 00
	<hr/>
Total expenditure	\$257 70

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

W. J. Verity, Honorary President	Brantford.
J. Harvey Clement, President	Brantford.
Walter Carley, First Vice-President	Brantford.
Cicero Slaght, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
Verity Plow Company, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 445.
 Number of members who died during 1911, 3.
 Amount paid for funeral benefits, \$90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1911, 120.
 Amounts of benefits paid during 1911, \$1,396.17.
 Number of weeks' sickness experienced in 1911, 469½.
 Total amount to credit of Sick Benefit Fund, \$582.62.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	\$582 62
Total	<u>\$582 62</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1911, twelve.

The Society's accounts were audited January 22nd, 1912.

Names and addresses of the auditors of accounts for 1911: H. W. Styles and Harry Bond.

Books of record and account kept: Assessment Roll, Cash Books, Ledger and Minute Book.

No changes were made during 1911 in the organization or management or in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$446.36.

Cash received during 1911 from:

Dues	\$1,707 30
Interest and dividends	34 88
Total	<u>\$1,742 18</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$10 00
Commission	50
Officers' salaries, etc.	100 00
Printing, stationery and advertising	9 25
Total expenses of management	<u>\$119 75</u>

(b) Miscellaneous Expenditure.

Funeral benefits	90 00
Sick benefits	1,396 17
Grand totals	<u>\$1,605 92</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Frank Beninger, President	Formosa.
Mike Weis, Vice-President	Formosa.
Mathew Weiler, Secretary and Treasurer	Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 36.

No members died during 1911.

Amounts paid for funeral benefits, none.

Number of members who received sick benefits in 1911.

Number of weeks' sickness experienced in 1911, three.

Amount of benefits paid in 1911 to sick members, \$9.00.

Total amount of cash standing to credit of fund at 31st December, 1911, \$496.00.

III. ASSETS.

Actual cash on hand 31st December, 1911	\$24 63
Cash in bank (Merchants), Mildmay	471 43
Total assets	<u>\$496 06</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessment was made during 1911.

The books and accounts of the Society were duly audited January 4th, 1912.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1911 were: Anthony Opperman and John B. Goetz, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$381.41.

Cash received during 1911 from:

Application fees	\$23 00
Assessments	105 00
Dues	11 45
Interest	

Total receipts	<u>\$139 45</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Salaries	7 00
Rent, etc.	3 20
Postage, telegrams and express	10
Other expenses	2 50
	<hr/>
Total expenses of management	\$15 80

(b) Miscellaneous Expenditure.

Funeral benefits	9 00
	<hr/>
Total expenditure	\$24 80
	<hr/> <hr/>

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

- A. G. Kingston, PresidentOttawa.
- A. W. Grant, TreasurerOttawa.
- W. J. Lynch, SecretaryOttawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1911, \$70,200.00.

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, 1910	347	\$ c. 69,400 00															
Add contracts taken during 1911, new or renewed.....	12	2,400 00															
Gross number and amount of contracts on foot at any time during 1911	359	71,800 00															
<table border="1"> <thead> <tr> <th></th> <th>Number.</th> <th>Amount.</th> </tr> </thead> <tbody> <tr> <td>Deductions:</td> <td></td> <td></td> </tr> <tr> <td>Contracts matured in 1911.....</td> <td>6</td> <td>\$ c. 1,200 00</td> </tr> <tr> <td>Contracts cancelled in 1911</td> <td>2</td> <td>400 00</td> </tr> <tr> <td>Total deductions extended</td> <td>8</td> <td>1,600 00</td> </tr> </tbody> </table>				Number.	Amount.	Deductions:			Contracts matured in 1911.....	6	\$ c. 1,200 00	Contracts cancelled in 1911	2	400 00	Total deductions extended	8	1,600 00
	Number.	Amount.															
Deductions:																	
Contracts matured in 1911.....	6	\$ c. 1,200 00															
Contracts cancelled in 1911	2	400 00															
Total deductions extended	8	1,600 00															
Net contracts on foot at 31st December, 1911.....	351	70,200 00															

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	\$2,983 09
Cash in Bank of Montreal, Ottawa	4,040 12
	\$7,023 12

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1911, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 27th January, 1912.

Names and post office addresses of the auditors for 1911 were as follows: R. Devlin and H. V. Rorke, of Ottawa.

Amount of bond of treasurer, \$1,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$2,997.96.

Cash received during 1911 from:

Assessments	\$2,113 56
Interest and dividends	245 10

Total receipts	<u>\$2,358 66</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	100 00
Printing, stationery, advertising and postage	8 50
Premium for Guarantee of Officers	5 00

Total expenses of management	<u>\$116 50</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims	1,200 00
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Total expenditure	<u>\$1,316 50</u>
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HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

George J. Foulis, President	Hamilton.
J. Pemberton, Vice-President	Hamilton.
Peter F. Monte, Secretary	Hamilton.
J. L. Hopkin, Treasurer	Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1911, about 803.
 Five members died during 1911.
 Amount of funeral benefits paid during 1911, \$250.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1911, 242.
 Amount paid for sick benefits during 1911, \$3,140.10.
 Number of weeks' sickness experienced during 1911, 642.
 Amount paid for medical attendance during 1911, \$1,153.10.
 Amount of cash standing to credit of Sick Fund, \$1,515.19.

III. ASSETS.

Cash in Bank of Hamilton	\$1,515 19
Total	<u>\$1,515 19</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
 The accounts of the Society were audited on January 1st, 1912.
 The books of record and account are Minute Book, Cash Book and Journal.
 Names and addresses of the auditors for 1911: J. K. Fenton and A. Smith, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,131.19.	
Cash received during 1911 from:	
Dues	\$5,247 50
Interest	40 35
Total receipts	<u>\$5,287 85</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Printing, etc.	\$2 50
Registration fee	10 00
Officers' salaries and officers' and auditors' fees	314 25
Expenses of annual meeting	11 50
	<hr/>
Total expenses of management	\$338 25

(b) Miscellaneous Expenditure.

Funeral benefits	250 00
Medical attendance	1,153 20
Sick benefits	3,140 10
All other expenditure	22 30
	<hr/>
Total expenditure	\$4,903 85

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

John Wickett, President	Toronto.
John Parker, Vice-President	Toronto.
J. L. Kingdon, Secretary	Toronto.
Thos. Hutchison, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 137.
No members died during 1911 and no funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1911, 243.
Number of weeks' sickness experienced during 1911, 243.
Sick benefits amounting to \$972.62 were paid.
Amount paid for medical attendance, \$174.50.
Cash standing to credit of Sick Benefit Fund at 31st December, 1911, none.

III. ASSETS.—None.

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.
The Society's accounts were audited July 1st and December 31st, 1911.
The books of record kept are a Cash Book and Receipt Book.
Names and addresses of the auditors for 1911: C. W. Fieglren and J. A. Robinson.
Toronto.

Certain changes were made in the Constitution and By-laws during 1911.
Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$308.24.

Cash received during 1911 from:

Dues	\$904 41
Interest	3 40
All other sources	32
Total receipts	\$908 13

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Travelling expenses	6 00
Salaries	50 00
Printing . . . . .	.....
	<hr/>
Total expenses of management	\$59 00

(b) Miscellaneous Expenditure.

Medical attendance	174 50
Sick benefits	972 62
Gratuities to distressed members	10 00
Other expenditure	25
	<hr/>
Total expenditure	<u>\$1,216 37</u>

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized, 1905; incorporated May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

I. Hootner, President	Toronto.
R. Grenberg, Vice-President	Toronto.
J. Feder, Recording Secretary	Toronto.
S. Edson, Treasurer	Toronto.
J. Steiner, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1911, was 345.

Number of members who died during 1911, none.

Five members' children and seven members' parents died in 1911, and funeral benefits amounting to \$53.00 were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Thirty-five members received sick benefits during 1911, amounting to \$668.50.

Number of weeks' sickness experienced during 1911, 137.

Amount paid for medical attendance, \$726.49.

Amount of cash standing to credit of the fund, \$3,039.77.

III. ASSETS.

Cash value of real estate	\$1,200 00
Cash on hand	120 94
Cash in bank	2,918 83
All other assets	83 10
Total	<u>\$4,322 87</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. No assessment was made during 1911.

The accounts of the Society were audited January 10th, 1912.

Names and post office address of auditors: B. Sonshine, L. Naftolin and M. Zimmerman, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

VII. CASH RECEIPTS.

Cash balance from 1910, \$2,040.73.

Cash received during 1911:

Application fees	\$60 15
Initiation fees	17 00
Dues	1,736 67
Supplies sold	194 50
Interest	59 26
Medical fees	756 58
All other sources	962 97
 Total	 <u>\$3,787 12</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission, etc.	\$43 00
Travelling expenses	21 55
Registration fee	3 00
Supplies	184 05
Rent	111 50
Salaries	122 20
Printing	58 50
Postage and stationery	87 76
 Total management expenses	 <u>\$631 56</u>

(b) Miscellaneous Expenditure.

Funeral benefits	53 00
Medical attendance	726 49
Sick benefits	668 50
Disability benefits	50 00
Gratuities	478 05
Other expenditures	180 49
 Total expenditure	 <u>2,788 09</u>

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 88 Church Street, Toronto, Ont.

Organized 27th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

J. McCarthy, PresidentToronto.
F. McCann, Vice-PresidentToronto.
J. Pamphilon, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 468.
Number of members of the Society who died during 1911, 3.
Total amount of funeral benefits paid during 1911, \$800.00.
Number of members' wives died during 1911, 1.
Amount of funeral benefits paid, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1911, 95, amounting to \$2,134.45.
Number of weeks' sickness experienced during 1911, 426 5-7.

III. ASSETS.

Cash in Treasurer's hands	\$125 71
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	12,276 96
Total	<u>\$12,402 67</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts were audited monthly during 1911.
Names of auditors: R. Haberstock, A. McDonald, and J. McCarthy, all of Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$12,763.36.

Cash received during 1911 from:

Initiation fees	\$129 00
Dues	6,931 25
Assessments	101 05
Fines	43 75
Interest and dividends	350 60
Cash received from repayment of loans	374 10
	<hr/>
Total receipts	\$7,929 75

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Per capita tax for management	\$111 00
Registration fee	3 00
Supplies	10 15
Rent, fuel, light and taxes	219 61
Salaries, officers' and auditors fees	1,292 15
Printing, stationery and advertising	462 60
Postage, telegrams and express	22 23
	<hr/>
Total expenses of management	\$2,120 74

(b) Miscellaneous Expenditure.

Per capita tax other than for management	2,402 75
Funeral benefits	840 00
Gratuities to distressed members	109 50
Sick benefits	2,134 45
Other expenditure	683 00
	<hr/>
Total expenditure	\$8,290 44

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Miss Mary Cullum, R.W.G. Mistress	Toronto
Miss A. Nixon, D.G. Mistress	Winnipeg
Mrs. Featherston, Junior D.G. Mistress	Ottawa
Miss Kate Cubbon, Grand Secretary	Toronto
Mrs. E. Smith, Grand Treasurer	Essex

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 1,387.
 Number of members who died during 1911, none.
 Amount paid for funeral benefits, nil.
 Amount standing to credit of Funeral Benefit Fund, \$306.16.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges.
 Number of members who received sick benefits during 1911, 13.
 Total amount of sick benefits paid in 1911, \$67.00.
 Number of weeks' sickness experienced in 1911, 33½.
 Amount paid for medical attendance in 1911, \$182.32.

III. ASSETS.

	Grand Body.	Subordinate.
Cash in bank	\$176 07	\$1,965 32
Cash in treasurer's hands		538 23
All other assets		310 50
	<hr/>	<hr/>
Total assets	\$176 07	\$2,814 05

IV. LIABILITIES.

Amount due for sick benefits \$67 00

V. MISCELLANEOUS.

The books were audited 28th June, 1911.
 Names and addresses of auditors of accounts of 1911: Mrs. Elliot, Vancouver, B.C.,
 and Dr. Orr, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1910, \$1,973.56.

Cash received during 1911 from:

	Grand Lodge.	Subordinate Lodges.
Application and initiation fees .....	.....	\$ 520 25
Assessments	\$ 32 00	.....
Dues	62 42	1,433 78
Per capita tax and levies	287 65	.....
Charter fees	80 00	.....
Supplies sold	68 17	.....
Interest . . . . .	.....	13 89
All other sources .....	.....	1,890 18
Total receipts	\$530 24	\$3,858 10

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1911 for:		
Charter fees .....	.....	\$80 00
Per capita tax or levies for management .....	.....	287 65
Commission	\$88 00	.....
Travelling expenses	150 00	.....
Registration fee	10 00	.....
Supplies bought	82 20	.....
Rent . . . . .	.....	629 83
Postage, telegrams and express	46 75	28 87
Salaries	45 00	.....
Printing, stationery and advertising	23 00	.....
All other	95 00	.....
Total expenses of management	\$539 95	\$1,026 35

(b) Miscellaneous Expenditure.

Sick Benefits .....	.....	182 32
Total expenditure	\$539 95	\$1,208 67

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

John Boland, President	Toronto
James Mahoney, Vice-President	Toronto
Thomas H. Eagen, Treasurer	Toronto
Thomas H. Kirk, Secretary	Toronto

DIRECTORS.

R. Burbridge	West Toronto
G. Grundler	West Toronto
H. Libby	West Toronto
T. Bates	West Toronto

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 250.

Number of members who died in 1911, 4.

Funeral benefits were paid in 1911, \$200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1911, 28.

Amount of sick benefits paid during 1911, \$591.00.

Number of weeks' sickness experienced in 1911, 120.

Total amount to credit of General Fund, from which all claims are paid, \$619.95.

III. ASSETS.

Balance to credit of Sick and Funeral Funds (Home Savings Bank) \$619 95

IV. LIABILITIES.—None

V. MISCELLANEOUS.

Dues are collected once a month.

The Society's accounts for 1911 were audited on the 23rd of January, 1912.

Certain changes were made during 1911 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts: J. Linton and H. Hounsell, West Toronto.

Books of account kept by Society: Ledger, etc.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$200.11.

Cash received during 1911:

Dues	\$1,233 85
Interest	4 99

Total receipts	<u>\$1,238 84</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00

Total expenses of management	<u>\$28 00</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	591 00

Total expenditure	<u>\$819 00</u>
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GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Joseph Sauriol, President	Toronto.
Peter C. Werthner, Secretary, 547 Broadview Avenue	Toronto.
Louis Dubois, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 58.
 Number of members who died during 1911, none.
 Amount paid for funeral benefits during 1911, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1911, 10.
 Amount paid for sick benefits during 1911, \$224.17.
 Number of weeks' sickness experienced in 1911, 44 5-7.
 Amount paid for medical attendance, \$27.95.
 Total amount to credit of sick benefit fund, \$492.51.

III. ASSETS.

Cash on hand	\$6 05
Cash in Home Bank	486 46
Total	\$492 51

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1911, payable weekly.
 The Society's accounts were audited in July, 1911, and January, 1912.
 Names and addresses of the auditors of accounts for 1911, John J. Brady and W. J. Kamm, Toronto.
 Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$452.49.

Cash received during 1911:

Dues	\$280 00
Interest	12 19
Doctor's fees	27 95

Total receipts	<u>\$320 14</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Officers' salaries	24 00
Other expenses	1 00

Total expenses of management	<u>\$28 00</u>
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(b) Miscellaneous Expenditure.

Sick benefits	224 17
Medical attendance	27 95

Total expenditure	<u>\$280 12</u>
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UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

D. A. G. Glionna, President	Toronto.
Cesare Franco, Vice-President	Toronto.
F. W. Ungar, Secretary	Toronto.
R. V. Glionna, Treasurer	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1911, was 75.

Three members died during 1911.

Total amount paid for funeral benefits, \$370.50.

Cash standing to credit of Sick and Funeral Benefit Fund, \$896.74.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1911, 5.

Total amount of sick benefits paid in 1911, \$89.50.

Number of weeks' sickness experienced in 1911, 26 1-3.

Amount paid for medical attendance during 1911, \$69.00.

Amount paid for medicine, \$11.85.

III. ASSETS.

Cash on deposit in Bank of Toronto	\$896 74
Total assets	\$896 74

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited on 14th March, 1912.

Names and addresses of the auditors, W. Sanson and W. T. Glionna, Toronto.

No changes were made during 1911 in the organization or management, or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,107 79.

Cash received during 1911 from:

	Grand Body.	Subordinate Bodies.
Application fees .....	.....	\$2 00
Dues . . . . .	.....	409 50
Assessments	\$26 70	.....
Supplies sold	137 75	.....
Rent . . . . .	.....	47 00
Interest . . . . .	.....	26 60
Fines . . . . .	.....	4 00
All other sources .....	.....	513 25
Total receipts	\$164 45	\$1,002 35

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1911 for:		
Commission . . . . .	.....	\$6 00
Registration fee	\$3 00	.....
Interest . . . . .	.....	26 70
Rent	3 50	57 25
Supplies bought	177 20	373 40
Salaries . . . . .	.....	12 00
Printing, stationery, etc.	35 10	2 80
Postage, etc.	4 50	.....
Other expenses .....	.....	144 40
Total expenses of management	\$223 30	\$622 55

(b) Miscellaneous Expenditure.

Funeral benefits .....	.....	370 50
Benefits to widows and orphans .....	.....	50 00
Sick benefits .....	.....	89 50
Medical attendance .....	.....	69 00
Druggist . . . . .	.....	11 85
Total expenditure	\$223 30	\$1,213 40

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Richmond Street, Toronto, Ont.

Organized 16th January, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

J. T. Brown, Chairman	Toronto.
R. J. McGowan, Secretary	Toronto.
R. T. Coady, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1910	246
Additional contracts taken in 1911	29
<hr/>	
Gross number on foot at any time during 1911	275
Contracts matured	11
<hr/>	
Contracts on foot at 31st December, 1911	264

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

Cash	\$161,057 08
<hr/>	
Total	\$161,057 08

VI. LIABILITIES.

VII. MISCELLANEOUS.

Assessments are made monthly, and are paid on the fifteenth day of each month.

The books were duly audited for 1911 by the Corporation auditors, 31st December, 1911.

VIII. CASH RECEIPTS.

Balance from 1910 (not extended), \$136,099.01.

Cash received during 1911 from:

Assessments	\$12,703 87
Interest	5,808 42
Donations	415 00
City grant	8,750 00
<hr/>	
Total receipts	\$27,677 29

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Total expenses of management	\$3 00

(b) Miscellaneous Expenditure.

Death benefits	500 00
Pension	2,216 22
Total expenditure	<u>\$2,719 22</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

C. J. Meaden, President	Hamilton.
F. Hough, Financial Secretary	Hamilton.
F. Fortier, Treasurer	Hamilton.
G. H. Willson, Recording Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 293.
Number of members who died in 1911, 5.
Funeral benefits paid in respect of deceased members, \$1,550.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1911, 49.
Total amount of sick benefits paid during 1911, \$1,020.35.
Number of weeks' sickness experienced in 1911, 204.
Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1911,
\$5,354.06.

III. ASSETS.

Cash on hand	\$84 81
Cash in Bank of Hamilton	5,269 25
Total	<u>\$5,354 06</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited monthly during 1911.
The books kept are Day Book and Ledger.
Names and post office addresses of the auditors for 1911: G. H. Willson, E. Jennings
and T. J. Mence, Hamilton.
Amount of bond of Secretary, \$300.00; of Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$6 195.83.

Cash received during 1911 from:

Initiation fees	\$39 50
Dues	4,634 85
Assessments	71 95
Fines	30 50
Interest	166 50
All other sources	878 05
	<hr/>
Total receipts	\$5,821 35

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Per capita tax or levies	\$282 50
Duty	2 43
Managing officers' salaries and officers' and auditors' fees	686 80
Registration fee	3 00
Expenses of Annual Meeting	23 25
Rent	41 00
Postage, etc.	38 96
Printing, stationery and advertising	344 33
Other expenses (Guarantee)	3 00
	<hr/>
Total expenses of management	\$1,425 27

(b) Miscellaneous Expenditure.

Sick benefits	1,020 35
Funeral benefits	1,550 00
Gratuities to distressed members	23 50
Other expenditure	2,644 00
	<hr/>
Total expenditure	\$6,663 12

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 38 Greenwood Avenue, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

William J. Rowe, Grand PresidentToronto.
 J. L. Swalwell, Grand SecretaryToronto.
 J. H. Barber, Grand TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1911, was 242.

Number of members who died during 1911, 4.

Total amount of funeral benefits paid during 1911, \$400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1911, \$1,465.09.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1911, 17.

Total amount of benefits paid in 1911, \$391.00.

Number of weeks' sickness experienced in 1911, 94.

Total amount paid for medical attendance during 1911, \$196.75.

Total amount standing to credit of Sick Benefit Fund at 31st December, \$766.03.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in treasurer's hands, December 31st, 1911	\$3 00	\$51 94
Cash in Dominion Bank	699 95	.....
Cash in Home Bank, Toronto	894 71	422 94
Cash in Bank of Hamilton .....	.....	285 15
Other assets	50 00	1,414 17
 Total assets	 \$1,647 66	 \$2,174 20

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made during the year 1911, payable on the 1st January, April, July and October.

The audit is held at the time of the annual meeting.

Names and post office addresses of auditors for 1911: R. Scollard, Toronto, and W. J. Rowe, Hamilton.

The following books of record are kept: Minute Book, Cash Book and Ledger.
During 1911 certain changes were made in the Constitution.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1910, \$2,512.51.		
Cash received during 1911 from:		
Dues		\$1,127 45
Initiation and application fees		36 00
Per capita tax	\$61 00	30 25
Assessments	292 00	261 00
Supplies sold	3 50	0 50
Interest	44 21	21 06
Rent		24 75
All other sources		65 92
	<u>\$400 71</u>	<u>\$1,566 93</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Per capita tax for management		\$61 00
Travelling expenses		5 00
Registration fee	3 00	.....
Expenses of annual meeting		13 73
Rent, light, heat and taxes		341 21
Salaries	70 00	82 00
Printing, stationery, etc.	5 00	31 19
Postage		2 50
Total expenses of management	<u>\$78 00</u>	<u>\$536 63</u>

(b) *Miscellaneous Expenditure.*

Cash paid during 1911 for:

Per capita tax		292 00
Funeral benefits	400 00	.....
Sick benefits		391 00
Medical attendance		196 75
Gratuities to distressed members		70 00
Other expenditure		158 08
	<u>\$478 00</u>	<u>\$1,644 46</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 4th March, 1903.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

S. Woodland, President	Toronto.
Joseph Johnston, Vice-President	Toronto.
A. Colby, Secretary	Toronto.
T. Thomson, Treasurer	Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1911, was 68.

Sick benefits are undertaken by the Society, Eight members received sick benefits during 1911.

Total amount of benefits paid in 1911, in respect of sick members, \$108.50.

Number of weeks' sickness experienced, 27 3-7.

Amount standing to credit of Sick Benefit Fund, 31st December, 1911, \$265.02.

III. ASSETS.

Cash in Home Bank, 31st December, 1911	\$265 02
Total assets	<u>\$265 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1911 on January 5th, 1912.

Names and addresses of auditors for 1911 were as follows: Arthur King and George Southwick, Toronto.

Books of record kept by Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1910, \$304.97.	
Dues	\$116 60
Interest	7 10
All other sources	17 25
Donation	25 00
Total receipts	<u>\$165 95</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Annual meeting	92 25
Rent	2 00
Postage	0 15
	<hr/>
Total expenses of management	\$97 40

(b) Miscellaneous Expenditure.

Sick benefits	108 50
	<hr/>
Total expenditure	\$205 90

* GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Hyman Sherrin, Noble Master	Hamilton.
Barnett Raphael, Treasurer	Hamilton.
Sidney S. Glass, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which 31st December, 1911, was 53.

Number of members who died in 1911, 2.

Amount paid for funeral benefits during 1911, \$150.00.

Number of members' wives who died in 1911, 1.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1911, 5.

Amount of sick benefits paid during 1911, \$40.00.

Number of weeks' sickness experienced during 1911, 13.

Amount paid for medical attendance, \$46.00.

Amount of cash standing to credit of fund, \$367.43.

III. ASSETS.

Real estate	\$193 75
Cash on deposit to Society's credit, not drawn against, in the Traders Bank, Hamilton	367 43
Total assets	<u>561 18</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1911.

Books kept by the Society: Ledger, etc.

The books of the Society were audited 24th January, 1912. Names of auditors, H. Lewis and H. Shonman, Hamilton.

Amount of treasurer's bond, \$500.00.

* Name changed from Grand Order of Israel David Wolfsohn Friendly Society to Grand Order of Israel Benefit Society, by Order-in-Council dated 29th February, 1912.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$354.14.

Cash received during 1911 from:

Application fees	\$8 50
Initiation fees	15 00
Dues	349 43
Levies	26 00
Interest	14 02
Total receipts	\$412 95

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Printing, etc.	20 00
Postage	8 16
Rent, etc.	32 50
Officers' salaries	50 00
All other sources	40 90
	\$153 66

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	40 00
Medical attendance	46 00
Gratuities to distressed members	10 00
Grand totals	\$399 66

L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Nelson Bigras, President	Ottawa.
J. T. Lemay, Recording Secretary	Ottawa.
J. N. Rattay, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 400.
 Number of members of the Society who died in 1911, 6.
 Total amount of funeral benefits paid in respect of deceased members was \$2,400.00.
 Number of members' wives deceased in 1911, 2.
 Amount of funeral benefits paid in respect of deceased wives, \$150.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1911, \$3,780.11.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1911, 47.
 Amount of sick benefits paid in 1911, \$1,096.95.
 Number of weeks' sickness experienced in 1911, 274 1-7.
 Total amount of cash standing to credit of Sick Benefit Fund at December 31st, 1911, \$3,175.99.

III. ASSETS.

Cash on deposit in La Banque Nationale, Ottawa	\$7,536 47
Actual cash on hand at 31st December, 1911	19 64
Other assets	977 59
Total assets	<u>\$8,533 70</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1911 were as follows: N. C. Chapman,
 Ottawa, Ont., and Francois Fortin, Jr., Gatineau Point, Que.
 Books of account kept by the Society are: Ledger and Cash Book.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$7,589.76.

Cash received during 1911 from:

Application fees	\$22 50
Assessments and dues	3,525 55
Interest and dividends	223 46
Degrees and cards	21 15
Other sources (detailed in memo)	158 20

Total receipts	<u>\$3,950 86</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911:

Registration fee	\$3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	182 50
Printing, stationery, etc.	50 88
Postage, etc.	5 18
Other expenses	6 00
Total expenses of management	<u>\$337 56</u>

(b) Miscellaneous Expenditure.

Funeral benefits (members' wives)	150 00
Benefits to widows and orphans	2,400 00
Sick benefits	1,096 95
Gratuities to distressed members

Grand total	<u>\$3,984 51</u>
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THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

* *Head Office, 43 Bellevue Place, Toronto.*

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

John L. Owen, Provincial Grand MasterToronto.
 Charles Cowburn, Deputy Grand MasterToronto.
 Wm. C. Schunck, Pro. Cor. SecretaryToronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the District, the membership of which was, at 31st December, 1911, 1,100.

Five members died during 1911, and \$500.00 benefits were paid.

Three members' wives died during 1911, and in respect thereof benefits were paid amounting to \$150.00.

Total cash to credit of Funeral Fund at 31st December, 1911, \$2,774.97.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate and District Lodges.

Number of members who received sick benefits in 1911, 153.

Amount of benefits paid in 1911, in respect of sick members, \$2,135.32.

Number of weeks' sickness experienced in 1911, 576 5-7.

Amount paid for medical attendance during 1911, \$1,383.35.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1911, \$22,085.59.

V. ASSETS.

	District Body.	Subordinate Bodies.
Mortgages	\$7,400 00	\$1,500 00
Cash on deposit to the Society's credit, not drawn against in the following chartered banks:		
Dominion Bank	2,774 97	2,022 94
In various banks, in various places		8,387 68
Total assets	\$10,174 97	\$11,910 62

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1911. None.

The Society's books were duly audited for 1911 on 25th January, 1912.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books and District Return Sheets.

Name and post office address of the auditor for 1911 was as follows: R. C. Jennings, Toronto.

Amount of secretary's bond, \$500.00.

VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.
Cash balance from 1910 (not extended), \$16,326.95.		
Initiation fees		\$342 00
Dues	\$2,606 86	10,775 91
Interest	431 60	265 44
Dues, etc. (old country members)		2,993 15
Total receipts	\$3,038 46	\$14,376 50

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	District Body.	Subordinate Bodies.
Cash paid during 1911 for:		
Per capita tax and levies		619 00
Organization expenses	28 00	145 00
Registration fee	10 00	.....
Insurance		3 65
Supplies bought	116 94	197 84
Rent, light heat and taxes	11 00	533 15
Officers' salaries	321 67	613 76
Printing	202 85	33 53
Postage, telegrams and express	11 13	133 62
Premium for guarantee of lodge officers	2 50	25 80
Total expenses of management	\$704 09	\$2,305 35

(b) Miscellaneous Expenditure.

Funeral benefits	590 00	2,131 44
Sick benefits	37 31	2,098 01
Medical attendance . . . . .	.....	1,383 35
Benefits to members of sister lodges	136 80	2,930 03
Other expenditure	146 74	593 20
For investment (not extended): District body, \$7,400.00; Subordinate body, \$1,500.00.		
Total expenditure	\$1,614 94	\$11,441 38

UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

W. J. Springle, PresidentBrantford.
F. Mather, Secretary-TreasurerBrantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. No members died during 1911, and no benefits were paid. Number of members, 18.

II. SICK BENEFITS.

Number of weeks' sickness experienced in 1911, 20 2-7.
Number of members who received sick benefits during 1911, 3.
Total amount of benefits paid in 1911, \$101.42.

III. ASSETS.

Cash on hand 31st December, 1911	\$24 69
Cash on deposit in Royal Loan and Savings Co.	190 11
Total	<u>\$214 80</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No regular assessments are made. No assessment was made during 1911.

The Society's accounts for 1911 were audited monthly.

The following books of record and account are kept: Cash Book, Ledger, Registration Book.

The names and post office addresses of the auditors for 1911: A. Crandall and Chas. Maxwell.

No changes were made in 1911 in the organization or management of the Society or in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$181.90.

Cash received during 1911 from:

Initiation fees	\$6 00
Dues	225 65
Assessments	3 65
Interest and dividends	5 51
Total receipts	\$240 81

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Clerk hire	2 00
Rent, light, heat and taxes, etc.	6 00
Managing officers' salaries, auditors fees	29 52
Printing, stationery and advertising	22 35
Postage, telegrams and express	5 72
Law costs	25
	\$68 84

(b) Miscellaneous Expenditure.

Per capita tax	0 90
Sick benefits	101 42
Gratuities to distressed members	3 25
All other expenditure	33 50
Grand totals	\$207 91

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES'
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

William Lanaway, PresidentWoodstock.
Charles Munroe, Vice-PresidentWoodstock.
Thomas Milburn, Secretary-TreasurerWoodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1911, was 260.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1911, 30.

Amount of sick benefits paid during 1911, \$366.50.

Number of weeks' sickness experienced during 1911, 128 3-14.

Amount paid for medical attendance, \$358.61.

Amount of cash standing to credit of the fund, \$486.19.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock	\$86 19
Cash on deposit Oxford Permanent L. and S. Society, Woodstock.....	400 00
Total	<u>\$486 19</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.

Number of assessments made during 1911, ten.

No changes were made in the Constitution and Rules during the year 1911.

Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.

The books of the Society were audited 2nd January, 1912. Names of auditors: James M. Whealy and F. G. Lovett, Woodstock.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$599.35.

Cash received during 1911 from:

Assessments	\$625 87
Interest	17 33
All other sources	10 00
	<hr/>
Total	\$653 20
	<hr/> <hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Rent	5 00
Printing	2 50
Postage, telephones, telegrams and express	75
Salary of Secretary	30 00
	<hr/>
Total expenses of management	\$41 25

(b) Miscellaneous Expenditure.

Sick benefits	366 50
Medical attendance	358 61
	<hr/>
Total expenditure	\$766 36
	<hr/> <hr/>

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

H. Stewart, President	Toronto.
P. Lawson, Vice-President	Toronto.
E. B. Ross, Secretary	Toronto.
G. A. Sampson, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 1,187.

Eight members died during 1911, and funeral benefits amounting to \$240.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, 419.

Total amount of sick benefits paid during 1911, \$4,525.65.

Number of weeks' sickness experienced during 1911, 1,131.

Amount paid for medical attendance during 1911, \$1,499.60.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1911, \$617.34.

III. ASSETS.

Actual cash on hand, 31st December, 1911	\$22 82
Actual cash in Canadian Bank of Commerce	594 52
	<hr/>
	\$617 34

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1911.

The books of the Society were duly audited June 30th and December 31st, 1911.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1911: G. Ellis, J. V. Phipps and M. B. Watson, Toronto.

No changes were made during 1911 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$935.61.

Cash received during 1911 from:

Assessments	\$6,288 33
Interest	9 18

Total	\$6,297 51
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

Registration fee	\$10 00
Officers' salaries, etc.	194 00
Clerk hire	5 00
Annual meeting	23 00
Postage	4 85
Guarantee bonds	10 70
Printing, stationery, etc.	12 00
Law costs	11 00

Expenses of management	\$270 55
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(b) *Miscellaneous Expenditure.*

Funeral benefits	240 00
Sick benefits	4,525 65
Medical attendance	1,499 60
Gratuities to distressed members	80 00

Grand totals	\$6,615 80
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OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

P. M. Draper, President	Ottawa.
J. K. Peffers, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.
Wm. C. Blount, Corresponding Secretary	Ottawa.
J. R. Currie, Chairman Sick Relief Fund	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.

Total membership of local Union, 250.

Seven members of the Society died during 1911.

Total amount of funeral benefits paid, \$1,350.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.

Number of members of the Society who received sick benefits during 1911, 20.

Total amount of benefits paid in 1911, \$348.00.

Number of weeks' sickness experienced in 1911, 87.

Total amount of cash standing to the credit of Sick Fund, \$419.50.

III. ASSETS.

Cash on deposit in Bank of Ottawa	\$1,107 90
Total	\$1,107 90

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Proceedings instituted by or against the Society in 1911. None.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1911 were: H. Price, James McCann and J. W. Reny, of Ottawa.

Books of account kept by the Society are: Day Book, Minute Book and Ledger.

No changes were made in the organization or management of the Society during 1911.

Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,068.91.

Cash received during 1911 from:

Dues	}	\$4,548 98
Application fees		
Initiation fees		
Interest .....			13 24
Total receipts		<u>\$4,562 22</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Per capita tax	\$1,937 73
Registration fee	3 00
Supplies bought	10 00
Travelling expenses	625 00
Rent	49 00
Officers' salaries	150 00
Printing, etc.	35 50
Postage, etc.	15 00
Total expenses of management	<u>\$2,825 23</u>

(b) Miscellaneous Expenditure.

Funeral benefits	1,350 00
Sick benefits	348 00
Total	<u>\$4,523 23</u>

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

W. Weller, PresidentToronto.
Thomas Rushworth, Vice-PresidentToronto.
Wm. Leamon, Secretary-TreasurerToronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Membership, 446.
Number of members who received sick benefits during 1911, 62.
Total amount of sick benefits paid during 1911, \$820.70.
Number of weeks' sickness experienced during 1911, 231.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1911, \$548.40.

III. ASSETS.

Cash in treasurer's hands	\$24 05
Cash in Standard Bank	524 35
	<hr/>
Total assets	\$548 40

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eleven such assessment were made during 1911.
The accounts of the Society were duly audited in July, 1911, and January, 1912.
Names and addresses of auditors for 1911: T. Fielding, F. H. Matthews and William M. Weller, Toronto.
Amount of bond of Secretary, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$398.00.	
Cash received during 1911 from:	
Dues	\$1,030 80
Interest	12 05
	<hr/>
Total receipts	\$1,042 85

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:	---
Registration fee	\$3 00
Rent, etc.	2 25
Officers' salaries	51 00
Printing	13 50
Premiums for guarantee	2 00
	<hr/>
	\$71 75

(b) Miscellaneous Expenditure.

Sick benefits	820 70
	<hr/>
Total expenditure	\$892 45
	<hr/> <hr/>

HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

William Mittsen, President	Dundas.
Alex. Anderson, Recording Secretary	Hamilton.
William Stroud, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 64.
No members died during 1911, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, 8.
Total amount of sick benefits paid during 1911, \$105.00.
Number of weeks' sickness experienced during 1911, 21.
Amount paid for medical attendance during 1911, \$117.87.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1911, \$1,557.45.

III. ASSETS.

Cash in Molsons Bank, 31st December, 1911	\$1,557 45
Total assets	<u>\$1,557 45</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1911.
The books of the Society were duly audited December 31st, 1911.
The following books of record are kept: Beneficiary Certificate Book.
Names and addresses of auditors of accounts of 1911: J. Belmont, S. Britain and A. Hope, Hamilton.
Certain changes were made during 1911 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,633.68.

Cash received during 1911 from:

Initiation fees	}	\$397 00
Dues		
Premiums for guarantee of Lodge officers		50 80
Interest		45 95
All other sources		70 50
Total		\$564 25

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Charter fees	\$16 20
Registration fee	3 00
Supplies bought	105 15
Travelling expenses	90 00
Rent, light and heat	24 50
Salaries	50 00
Printing	32 50
Postage, etc.	3 65
All other expenses	23 30
Expenses of management	\$348 30

(b) Miscellaneous Expenditure.

Sick benefits	105 00
Medical officer	117 87
All other	5 00
	\$576 17

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Dan. F. Pierce, President	Toronto.
W. E. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Jos. Walford,	} Finance Committee
Ed. Ferris,	
R. C. Newman,	
	Toronto.

I. FUNERAL BENEFITS.

Number of members who died during 1911, 4.
 Amount of funeral benefits paid during 1911, \$700.00.
 Amount standing to credit of fund, \$11,812.99.

II. SICK BENEFITS.

Total membership of Society, 158.
 Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1911, 16.
 Total amount of sick benefits paid during the year 1911, \$360.00.
 Number of weeks' sickness experienced, 60.
 Medical attendance, \$234.00.
 Amount of cash standing to credit of Sick Benefit Fund, \$1,588.22.

III. ASSETS.

Bonds, debentures, etc.	\$11,000 00
Cash on hand as per auditors' statement	62 95
Bank of Commerce, Toronto	2,390 61
Totals	<u>\$13,453 56</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in January, April, July, October, 1911.
 Auditors for the year: W. J. Vale, Chas. E. Leatch, W. A. Caswell, Toronto.
 No changes were made in the Constitution and By-laws during 1911.
 Books of account kept by the Association are: Blotter and Ledger.
 Amount of Treasurer's bond, nil.

VII. CASH RECEIPTS.

Cash received during 1911 from:

Application, initiation fees and dues	\$1,383 65
Interest and dividends	531 64
All other sources	583 8
Total receipts	<u>\$2,499 10</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration	\$3 00
Supplies bought	12 00
Rent, light, heat and taxes	19 00
Salaries, officers' and auditors' fees	203 00
Printing, stationery and advertising	75 25
Expenses of biennial meeting	120 00
Total expenses of management	<u>\$432 25</u>

(b) Miscellaneous Expenditure.

Per capita tax or levies	38 00
Gratuities to distressed members	111 35
Funeral benefits	700 00
Sick benefits	360 00
Medical attendance	234 00
Other expenses	200 05
Total expenditure	<u>\$2,075 65</u>

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Joseph Bochnock, President	Toronto.
Charles Scher, Vice-President	Toronto.
I. Kahn, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 181.

Number of members' children who died during 1911, 11.

Amount of funeral benefits paid in respect of members' children during 1911, \$60.00.

Total cash standing to credit of Sick and Funeral Fund, \$1,062.94.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1911, 28.

Amount paid for sick benefits during 1911, \$485.00.

Number of weeks' sickness experienced during 1911, 97.

Amount paid for medical attendance during 1911, \$607.11.

III. ASSETS.

Cash value of real estate	\$453 94
Cash value of mortgages	1,700 00
Cash in hands of Treasurer	141 09
Cash on deposit in Bank of Commerce, Toronto	921 85
Total assets	<u>\$3,216 88</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made once a year, if necessary.

No assessment were made during 1911.

The Society's accounts were duly audited 30th December, 1911.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1911 were: J. Schien, P. Yushkevitch and K. Jaffe, Toronto.

No changes were made during 1911 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$2,599.78.

Cash received during 1911 from:

Application fees	\$38 00
Initiation fees	30 00
Dues	1,856 70
Interest	64 46
Other sources	87 30

Total receipts	<u>\$2,076 46</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Rent, light and heat	84 00
Officers' salaries	120 00
Printing, stationery, etc.	55 15
Postage	57 86
Other management expenses	198 68

Total expenses of management	<u>\$518 69</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	485 00
Medical attendance	607 11
Relief Fund	149 50
Hospital Fund	93 00

Total expenditure	<u>\$1,913 30</u>
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THE UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 80 Princess Street, Chatham.

Organized, October, 1855; incorporated in Ontario, 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Mary Ann Anderson, PresidentChatham.
 Mary L. Clayborn, Vice-PresidentChatham.
 Clara F. Robinson, SecretaryChatham.
 Elizabeth Needham, TreasurerChatham.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 27.

One member died during 1911.

Amount of funeral benefits paid during 1911, \$27.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1911, 3.

Total amount of benefits paid in 1911, \$17.00.

Number of weeks' sickness experienced in 1911, 17.

III. ASSETS.

Cash in hand	\$15 75
Cash on deposit in Bank of Montreal at Chatham	355 59
Total assets	<u>\$371 34</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited for 1911 in July and December, 1911.

Names and addresses of auditors for 1911 were as follows: Mary A. Anderson, C. Robinson, and E. Needham, Chatham, Ont.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$344.58.

Cash received during 1911 from:

Dues	\$59 06
Totals	<u>\$59 06</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Postage .....	. 05
Printing, etc.	1 00
Total expenses of management	<u>\$4 05</u>

(b) Miscellaneous Expenditure.

Funeral benefits	27 00
Sick benefits	17 00
Total expenditure	<u>\$48 05</u>

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA,
HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, McNab Street N., Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

Richard Hammond, PresidentHamilton.
Henrietta Holland, TreasurerHamilton.
Annie Gwyder, SecretaryHamilton.

I. FUNERAL BENEFITS.

One member died during the year 1911, and funeral benefits were paid amounting to \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 19.
Number of members who received sick benefits during 1911, 5.
Amount of sick benefits paid during 1911, \$53.67.
Number of weeks' sickness experienced during 1911, 21.
Amount standing to credit of Sick and Funeral Benefit Fund, \$391.65.

III. ASSETS.

Cash in Bank of Hamilton \$391 65

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited for 1911.

The names and addresses of the auditors were as follows: Violet Bryant, Florence Johnston, and Mrs. McComas, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$427.82.

Cash received during 1911 from:

Dues	\$56 25
Interest	12 05
All other sources	5 00

Total receipts	<u>\$73 30</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Rent, light, heat and taxes	24 00
Salaries	1 80
Law costs	2 00
	<hr/>
	\$30 80

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	53 67
	<hr/>
Total expenditure	\$109 47

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized, 31st December, 1901, and incorporated, 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

O. A. Castrucci, President	Toronto.
V. Muto, Treasurer	Toronto.
D. Duz, Financial Secretary	Toronto.
G. Passavanti, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 101.

No members died during 1911, and no funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1911,
\$1,182.59.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, 15.

Amount paid for sick benefits, \$135.00.

Number of weeks' sickness experienced, 26 5-7.

Amount paid for medical attendance, \$153.00.

III. ASSETS.

Cash deposited in Bank of Commerce	\$1,182 59
Total assets	<u>\$1,182 59</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited 19th January, 1912.

The names and post office addresses of the auditors for 1911: M. Passavanti, and
G. Colombo.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$947.48.

Cash received during 1911 from:

Application fees	\$16 00
Dues	633 90
Supplies sold	50
Interest	25 51
Total receipts	<u>\$675 91</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	3 00
Rent	60 00
Supplies bought	7 70
Salaries	42 20
Printing	22 31
Postage	10 39
Investigation of claims	7 20

Total management expenses	152 80
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(a) Miscellaneous Expenditure.

Medical attendance	153 00
Sick benefits	135 00

Total expenditure	\$440 80
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LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

L. Frasca, PresidentToronto.
F. Napoli, Vice-PresidentToronto.
Rocco Gianvecchio, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1911, was 18.

Number of members who died during 1911, 1.

Total amounts paid for funeral benefits, \$34.00.

Cash standing to credit of Sick and Funeral Benefit Fund, \$401.71.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Four members received sick benefits during 1911, amounting to \$69.00.

Number of weeks' sickness experienced in 1911, 23.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	\$401 71
Total assets	<u>\$401 71</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited in December, 1911.

Name of auditor: V. Piccininni, Toronto.

No changes were made during 1911 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$405.16.

Cash received during 1911 from:

Dues	\$69 75
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Total receipts	<u>\$69 75</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Postage	65
	<hr/>
Total management expenses	\$3 65

(b) Miscellaneous Expenditure.

Funeral benefits	34 00
Sick benefits	69 00
	<hr/>
	\$106 65

THOMAS BROS. RELIEF AND SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, St. Thomas, Ont.

Organized, 13th December, 1905; incorporated in Ontario, 13th December, 1905.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

- James Mackenzie, PresidentSt. Thomas.
- A. J. Voege, SecretarySt. Thomas.
- M. K. Thomas, TreasurerSt. Thomas.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 195. No members died during 1911; funeral benefits paid, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, 24.
 Total amount of sick benefits paid during 1911, \$240.94.
 Number of weeks' sickness experienced during 1911, 120.
 Amount paid for medical attendance during 1911, nil.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1911, \$394.26.

III. ASSETS.

Actual cash in Dominion Bank, 31st December, 1911	\$394 26
	<hr/>
Total assets	\$394 26
	<hr/> <hr/>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1911. The books of the Society were duly audited 25th January, 1912.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book.

Names and addresses of auditors of accounts of 1911: C. W. Bush and C. Lang, St. Thomas.

No changes were made during 1911 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$139.45.

Cash received during 1911 from:

Initiation fees	\$120 35
Assessments	421 55
Total	<u>\$541 90</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$3 00
Registration fee	3 05
Supplies	14 10
Rent, etc.	9 80
Printing	4 75
Postage	45
Other expenditure	11 00
Expenses of management	<u>\$46 15</u>

(b) Miscellaneous Expenditure.

Sick benefits	240 94
Grand totals	<u>\$287 09</u>

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

Eliza Ann Burt, Grand President	Toronto.
Elizabeth Hooper, Grand Vice-President	London.
John W. Bateman, Grand Past President	Whitby.
Frank H. Revell, Grand Treasurer	Hamilton.
Leonard George Cross, Grand Secretary, 598 Gerrard Street.....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 2,912.
 Number of members of the Society who died during 1911, 5.
 Amount of funeral benefits paid during 1911, \$215.00.
 Total cash standing to credit of Funeral Benefit Fund, 31st December, 1911, \$6,615.59.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.
 Number of members who received sick benefits in 1911: Subordinate Bodies, 193;
 Juvenile Branch, 16.
 Total amount of benefits paid during 1911: Subordinate Bodies, \$1,696.16; Juvenile
 Branch, \$36.99; Total, \$1,733.15.
 Number of weeks' sickness experienced in 1911: By Subordinate Bodies, 697 1-6;
 Juvenile Branch, 39 1-3.
 Amount paid for medical attendance, during 1911: Subordinate Bodies, \$2,831.85;
 Juvenile Branch, \$256.22.
 Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1911:
 Subordinate, \$10,209.00; Juvenile, \$1,602.05.

IV. ASSETS.

Actual cash on hand, as per audit statement	\$952 32
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton, and various Banks, situate at different places	6,688 89
All other assets	461 75
Subordinates, \$14,683.05; Juveniles, \$1,877.96.	

Total assets	<u>\$8,102 96</u>
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V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1911, none.
 Assessments for the purpose of life insurance were made quarterly during 1911.
 Four such assessments were made during 1911, payable March, June, September, and December.

The Society's books were audited 14th April, 1911.

The following books of record are kept: Cheque Book, Cash Book, Ledger, Register, and Day Book.

Names and post office addresses of the auditors for 1911 were as follows: Fanny Lloyd, Emma E. Moyes, Eliza Beadle, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. CASH RECEIPTS.

Balance from 1910 (not extended), \$19,479.92.

	Grand Body.	Subordinate Bodies.	Juvenile. Branches.
Cash received during 1911 from:			
Application fees	\$185 00	.....	.....
Initiation fees .....	.....	\$253 75	.....
Dues .....	.....	607 95	\$26 70
Assessments .....	.....	8,692 58	619 98
Per capita tax	682 94	.....	.....
Supplies sold	553 63	.....	.....
Interest and dividends	184 91	198 42	36 66
All other sources	1,022 71	1,132 42	37 95
	<u>\$2,629 19</u>	<u>\$10,885 12</u>	<u>\$721 29</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile. Branches.
Cash paid during 1911 for:			
Per capita tax .....	.....	\$682 94	.....
Commission .....	.....	48 20	.....
Registration fee	\$15 00	.....	.....
Supplies bought	502 62	553 63	.....
Travelling expenses	75 35	.....	.....
Rent, etc. ....	.....	1,427 25	47 65
Salaries, auditors' and officers' fees	357 90	740 75	58 05
Postage, telegrams, and express	89 33	151 89	16 15
Printing, stationery, and advertising	27 50	37 41	91
Premium for guarantee of lodge officers	10 00	100 17	11 10
Other expenditure	29 16	.....	.....
Total expenses of management	<u>\$1,106 86</u>	<u>\$3,742 24</u>	<u>\$133 86</u>

(b) *Miscellaneous Expenditure.*

Per capita tax or levies	1,022 71	.....
Funeral benefits 215 00	.....	.....
Sick benefits	1,696 16	36 99
Medical attendance	2,981 85	256 22
Other expenditure	1,096 89	96 56
	<hr/>	<hr/>
Totals	\$1,321 86	\$10,539 85
	<hr/>	<hr/>
		\$523 63

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

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, 1911, were as follows:

- Donald Robertson, PresidentSt. Catharines.
- William F. Clarke, Vice-PresidentGrimsby.
- Levi Yale, Secretary-TreasurerSt. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

Number.	Amount.								
	\$ c								
Contracts in force 31st December, 1910	125 12,500 00								
Add contracts taken during 1911, new or renewed.....	14 1,400 00								
Gross number and amount of contracts on foot at any time during 1911	139 13,900 00								
<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Number.</th> <th style="text-align: center;">Amount.</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">Deductions:</td> </tr> <tr> <td style="text-align: center;">Contracts matured in 1911.....</td> <td style="text-align: right;">4 \$ c 400 00</td> </tr> <tr> <td style="text-align: center;">Total deductions extended.....</td> <td style="text-align: right;">4 400 00</td> </tr> </tbody> </table>		Number.	Amount.	Deductions:		Contracts matured in 1911.....	4 \$ c 400 00	Total deductions extended.....	4 400 00
Number.	Amount.								
Deductions:									
Contracts matured in 1911.....	4 \$ c 400 00								
Total deductions extended.....	4 400 00								
Net contracts on foot at 31st December, 1911.....	135 13,500 00								

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$330 04

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1911.

The accounts of the Society were audited on the 12th February, 1912.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Journal, Membership Roll and List of Beneficiaries.

Names and post office addresses of auditors for 1911: W. A. Mittleberger, St. Catharines, and Wm. McIntosh, St. Catharines.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$325.30.

Cash received during 1911 from:

Assessments	\$444 00
Interest and dividends	8 59
Total receipts	<u>\$452 59</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$34 00
Registration fee	3 00
Printing, stationery and advertising	9 00
Postage, telegrams and express	1 85
Total expenses of management	<u>\$47 85</u>

(b) Miscellaneous Expenditure.

Life insurance claims	400 00
Total expenditure	<u>\$447 85</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

J. E. Jarrott, President	Toronto.
Jos. Ball, Secretary	Toronto.
G. J. Timpson, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 611.

Number of members who died during 1911, 5.

Amount of funeral benefits paid in 1911, \$250.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1911, 32.

Amount of benefits paid in 1911 in respect of sick members, \$483.57.

Number of weeks' sickness experienced in 1911, 146.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1911, \$644.46.

III. ASSETS.

Cash value of real estate	\$10,600 00
Cash on deposit to Society's credit not drawn against, in Imperial Bank, Toronto	644 46
Total assets	<u>\$11,244 46</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1911, none.

Dues are payable monthly by the members.

The books of the Society were audited in March, June, September and December of 1911:

Books of record or account kept: Ledger, etc.

Names and post office addresses of the auditors for 1911 were as follows: W. E Meredith and C. Fairhead, Toronto.

No changes were made during 1911 in the Constitution and Laws in relation to benefits.

VII. CASH RECEIPTS.

Cash received during 1911 from:

Dues, application and initiation fees	\$1,230 34
Interest	115 30
	<hr/>
Total	\$1,345 64
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

All expenses of management are paid from the general account.

(b) Miscellaneous Expenditure.

Funeral benefits	\$250 00
Sick benefits	483 57
	<hr/>
Total expenses	\$733 57
	<hr/>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

John Hughes, Grand Master	Clarke, Ont.
Fred. W. Forde, Deputy Grand Master	Ottawa, Ont.
T. B. Collins, Grand Treasurer	Millbrook, Ont.
F. M. Clarke, Grand Secretary.....	Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 169.
No members died during 1911, and no funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Eighteen members received sick benefits during 1911.

Number of weeks' sickness experienced during 1911, 79 5-7.

Sick benefits amounting to \$239.09 were paid.

Cash standing to credit of Sick Fund, \$576.90.

III. ASSETS.

Cash on hand	\$76 90
Cash in Bank of Montreal, Belleville	500 00
Total assets	<u>\$576 90</u>

IV. LIABILITIES.

Sick benefits due and unpaid	\$16 30
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V. MISCELLANEOUS.

Assessments are made quarterly. Payable January, April, July and October.

The Society's accounts were audited 8th January, 1912.

The books of record kept are membership register, record and cash book.

Names and addresses of the auditors for 1911: W. C. Reid, Belleville, and George McGookin, Brockville.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$318.91.

Cash received during 1911:

Dues	\$510 18
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Total receipts	<u>\$510 18</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Officers' salary, etc.	10 00
Exchange	0 10
	<hr/>
Total expenses of management	\$13 10

(b) Miscellaneous Expenditure.

Sick benefits	239 09
	<hr/>
Total expenditure	<u>\$252 19</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, 58 Stephenson Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Charles Ruff, PresidentToronto.
 Thomas Kirbyson, Vice-PresidentToronto.
 Samuel Clark, TreasurerToronto.
 Samuel Deans, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 208.

Number of members who died during 1911, 3.

Amount of funeral benefits paid during 1911, \$150.00.

Cash to credit of fund at 31st December, 1911, \$703.12.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1911, 58.

Amount of benefits paid in 1911, \$553.60.

Number of weeks' sickness experienced in 1911, 159½.

Amount paid for medical attendance, \$75.00.

IV. ASSETS.

	Grand Lodge.	Subordinate Lodge.
Cash in Dominion and Traders Banks	\$703 12	\$4,473 52
Total assets	<u>\$703 12</u>	<u>\$4,473 52</u>

V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1911, 31st December, 1911.

Names and addresses of the auditors for the year 1911: Thomas Lucy and Fred Wheat, Toronto.

Books kept by Society: Minute Book and Journal.

IX. CASH RECEIPTS.

Cash balance from 1909 (not extended)—

Subordinate Bodies	\$3,869 98
Grand Body	813 88

	Grand Lodge.	Subordinate Lodges.
Cash received during 1911 from:		
Application fees	\$9 34	\$26 50
Fees, dues .....	....	770 50
Initiation fees	51 00	12 00
Interest .....	....	124 04
All other sources	9 34	541 20
Total receipts	<u>\$69 68</u>	<u>\$1,474 24</u>

X. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1911 for:		
Per capita tax .....	....	\$82 00
Registration fee	\$3 00	
Clerk hire	2 44	
Rent .....	....	44 00
Managing officers' salaries and officers' and auditors' fees....	25 00	124 15
Printing .....	....	16 00
Total expenses of management	<u>\$30 44</u>	<u>\$266 15</u>

(b) Miscellaneous Expenditure.

Funeral benefits	150 00	
Sick benefits .....	....	553 60
Medical attendance .....	....	75 00
Other expenses .....	....	10 50
Total expenditure	<u>\$180 44</u>	<u>\$905 25</u>

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Amherstburg, Ont.

Organized 14th May, 1894; incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Ed. Crimmins, President	Amherstburg.
Percy Demen, Vice-President	Amherstburg.
Arthur Burns, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
J. Reaume, Treasurer	Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 42.
 Number of members who died in 1911, 1; Amount paid for funeral benefits, \$25.00.
 Number of members who received sick benefits in 1911, 4.
 Total amount paid for sick benefits in 1911, \$88.00.
 Number of weeks' sickness experienced in 1911, 22.
 Balance to credit of fund, 31st December, 1911, \$154.93.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund 31st December, 1911	154 93
Total assets	<u>\$154 93</u>

IV. LIABILITIES.—No Information.

V. MISCELLANEOUS.

The books of the Society were audited January 4th, 1912.
 Names and addresses of the auditors for 1911: P. J. Reaume and A. P. Bannon,
 Amherstburg.

VII. CASH RECEIPTS.

Balance from last year, \$141.46.	
Cash received during 1911 from:	
Dues, application and initiation fees	\$123 00
All other sources	76 17
Total	<u>\$199 17</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$1 00
Registration fee	3 00
Rent, etc.	20 00
Officers' salaries	36 00
Postage, etc.	3 70
All other expenditure	9 00
	<hr/>
Total expenses of management	\$72 70

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	88 00
	<hr/>
Total expenditure	<u>\$185 70</u>

FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

A. Schien, President	Toronto.
M. Grupar, Vice-President	Toronto.
Z. Haber, Treasurer	Toronto.
S. Factor, Secretary	Toronto.

I. FUNERAL BENEFITS.

No member died during 1911.

Amount paid for funeral benefits during 1911 nil.

II. SICK BENEFITS.

Total membership of the Society at 31st December 1911, 65.

Sick benefits are undertaken by the Society. Seven members were sick.

Total amount of benefits paid in 1911 in respect of sick members, 174.68.

Number of weeks' sickness experienced, 43.

Amount paid for medical attendance, \$305.05.

Amount standing to credit of Sick Benefit Fund, 31st December, 1911, \$367.79.

III. ASSETS.

Cash in Crown Bank, 31st December, 1911	\$367 79
All other assets	53 00
Total	<u>\$420 79</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited for 1911 on 28th December, 1911.

Names and addresses of auditors for 1911 are as follows: J. Gartenlaub, and S. Goldenberg, Toronto.

Amount of Secretary's bond, nil.

VII. CASH RECEIPTS.

Cash balance from 1910, \$590.77

Cash received during 1911 from:

Application fees	\$5 50
Dues	511 51
Assessments	44 65
Supplies sold	4 65
All other sources	114 09
Total receipts	\$680 40

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Rent light, heat and taxes	42 00
Supplies bought	40 70
Travelling expenses	1 00
Printing	49 75
Salaries etc.	60 00
Postage	31 70
Total expenses of management	\$228 15

(b) Miscellaneous Expenditure.

Sick benefits	174 68
Medical attendance	305 05
Funeral benefits	17 50
Other expenditure	173 00
Grand totals	\$903 38

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Frank Czajkowski President	Toronto
Henry Downorowicz, Vice-President	Toronto.
Anthony Wadawskij, Recording Secretary	Toronto.
Noyola Jaworski, Financial Secretary	Toronto.
Stanislaus Naploshtsits, Treasurer	Toronto.

I AND II SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 19.
 Number of members who received sick benefits in 1911, 3.
 Total amount paid for sick benefits in 1911, \$36.00.
 Number of weeks' sickness experienced in 1911, 9.
 Balance to credit of fund, 31st December, 1911, \$226.41.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1911.....	\$226 41
Total assets	<u>\$226 41</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1910, \$178.25.	
Cash received during 1911 from:	
Interest	\$3 00
Dues and application fees	83 83
All other sources	51 20
Total	<u>\$138 03</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Law costs	2 00
Expenses of annual meeting	7 87
Rent	25 00
Salaries	6 00
Other expenditure	10 00
	<hr/>
Expenses of management	\$53 87

(b) Miscellaneous Expenditure.

Sick benefits ..	36 00
	<hr/>
Total expenditure	\$89 87
	<hr/> <hr/>

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario, 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

John Simonaitis, Vice-President	Toronto.
Anthony Morkis, Secretary	Toronto.
Vincent Diliunas, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 29.
 No members died during 1911. Amount of funeral benefits paid during 1911, nil.
 No members' wives died during 1911.
 Amount paid in respect of deceased wives nil.
 Cash standing to credit of Funeral Fund at 31st December, 1911, \$153.48.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1911.
 Number of weeks' sickness experienced during 1911, 3.
 Sick benefits amounting to \$12.00 were paid.

III. ASSETS.

Cash in Traders Bank of Canada	\$153 48
Total assets	<u>\$153 48</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly payable each month.
 The Society's accounts were audited 31st December, 1911.
 The books of record kept are a Ledger, Minute and Cash Book.
 Names and addresses of the auditors for 1911: O. Seotelis and F. Regina, Toronto

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$40.28.

Cash received during 1911 from:

Initiation fees	\$20 00
Dues	97 50
Assessments	6 65
Interest	1 80
All other sources	61 65
	<hr/>
Total receipts	\$187 60
	<hr/>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

Registration fee	\$3 00
Rent, light, heat and taxes	19 75
Supplies bought	40
Printing	4 50
Postage, etc.	1 30
All other expenses	33 45
	<hr/>
Total expenses of management	\$62 40

(b) *Miscellaneous Expenditure.*

Sick benefits	12 00
	<hr/>
Total expenditure	\$74 40
	<hr/>

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

W. J. Gibson, President	Toronto.
C. A. Connors, Secretary.....	Toronto.
L. Lee, Treasurer	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 341

Number of members of the Society who died during 1911, 1.

Amount of funeral benefits paid during 1911, \$75.00.

Cash to credit of Funeral Fund, \$406.28.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1911..	23	8
Total amount of benefits paid during 1911	\$264 00	\$90 00
Balance to credit of Sick and Funeral Fund 31st December, 1911	840 51	279 20
Number of weeks' sickness experienced in 1911	66	30

V. ASSETS.

Cash in various banks	\$1,887 73
All other assets	289 08
Total	<u>\$2,176 81</u>

VI. LIABILITIES.

Amount due for rent	\$75 00
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VII. MISCELLANEOUS.

The Society's accounts were duly audited in January, 1912.

Names and post office addresses of the auditors for 1911: B. J. McGroarty and Ed. Millward Toronto.

Number of members in Ontario at 31st December, 1911, 341.

Number of members in Ontario who died during 1911, 1.

Amount of death benefits paid to Ontario members during 1911, \$75.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$1,583.71.

Cash received during 1911 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	\$12 75	.....	.....
Initiation fees .....	.....	\$117 00	\$12 00
Dues .. . . . .	.....	1323 90	223 25
Assessments	276 25	.....	.....
Per capita tax	196 15	.....	.....
Interest and dividends	16	30 15	8 64
Supplies sold	6 75	.....	.....
All other sources .....	.....	116 71	65 35
Total receipts	\$492 06	\$1,587 76	\$309 23

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax	\$140 00	\$195 50	\$21 60
Law costs	1 00	.....	.....
Registration fee	3 00	.....	.....
Supplies bought	2 00	44 56	.....
Rent, light, heat and taxes .....	.....	219 75	125 00
Officers' salaries	25 00	17 30	15 65
Expenses of meeting	9 00	.....	.....
Printing	33 50	15 00	4 34
Postage, etc.	3 70	49 50	2 16
All other .....	.....	28 50	75
Total expenses of management	\$217 20	\$570 11	\$169 50

(b) Miscellaneous Expenditure.

Per capita tax or levies .....	.....	276 25	.....
Funeral benefits	75 00	.....	.....
Sick benefits .....	.....	264 00	90 00
Medical attendance .....	.....	276 25	34 00
All other	2 50	84 94	32 91
Total expenditure	\$294 70	\$1,471 55	\$326 41

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office Aurora, Ont.

Incorporated in Ontario, 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Fred C. Ward, President	Toronto
Selby Draper, Vice-President	Toronto.
J. M. Walton, Secretary	Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1911, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 28.

Number of members of the Society who received sick benefits during 1911, 2.

Total amount of benefits paid in 1911, \$11.00.

Number of weeks' sickness experienced in 1911, 6 .

Total amount of cash standing to credit of Sick Fund at 31st December, 1911,
\$395.14.

III. ASSETS.

Cash on hand	\$4 60
Cash in Bank of Montreal, Aurora	395 14
Total assets	<u>\$399 74</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1911.

The Society's accounts were audited 13th January, 1912.

The book of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1911: Charles J. Currie and W. A. Tice,
Toronto.

VII. CASH RECEIPTS.

Cash balance 31st December, 1910, \$225.24.

Cash received during 1911 from:

Assessments	\$176 36
Per capita tax and levies	2 10
Interest	8 64
All other sources . . . . .	.....
Total receipts	<u>\$187 10</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911, nil.

Total expenses of management, nil.

(b) Miscellaneous Expenditure.

Sick benefits	\$11 00
Other expenditure	1 60
Total expenditure	<u>\$12 60</u>

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Ottawa, Ont.

Organized 27th June, 1908; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

L. F. Valentine, President	Ottawa.
Vincenzo Macri, Secretary	Ottawa.
G. Di Falco, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 67.
No members died during 1911; no funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1911, 4.
Total amount of sick benefits paid during 1911, \$85.00.
Number of weeks' sickness experienced in 1911, 17.
Amount paid for medical attendance during 1911, \$23.00.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1911	\$837 93
Total assets	<u>\$837 93</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1911.
The books of the Society were duly audited 14th December, 1911.
Names and addresses of auditors of accounts of 1911: Luigi Buccini and Pietro Licari, Ottawa, Ont.
No changes were made during 1911 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$526.19.	
Cash received during 1911 from:	
Initiation and application fees	\$44 00
Dues	327 10
Interest	18 19
All other sources	105 60
Total receipts	<u>\$494 89</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration fee	\$3 00
Rent, etc.	20 00
Printing, postage, etc.	52 15
	<hr/>
Total expenses of management	\$75 15

(b) Miscellaneous Expenditure.

Sick benefits	85 00
Medical attendance	23 00
	<hr/>
Total expenditure	<u>\$183 15</u>

NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

S. Yutkewitz, President	Toronto.
D. Greenberg, Treasurer	Toronto.
J. Phillips, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 44.

No members died during 1911, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, 5.

Amount paid for sick benefits, \$30.00.

Number of weeks' sickness experienced, 6.

Amount paid for medical attendance, \$211.50.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1911, \$138.49.

III. ASSETS.

Value of real estate	\$475 00
Cash on hand	25 00
Cash deposited in Northern Crown Bank	113 49
Total assets	<u>\$613 49</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$107.63.

Cash received during 1911 from:

Application fees	545 21
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Total receipts	<u>\$545 21</u>
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CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Charter fees	\$3 00
Rent	51 50
Law costs	20 30
Registration fee	3 00
Managing officers' salaries, etc.	40 00
Printing	23 12
Postage	13 55
	<hr/>
Total management expenses	\$154 47

(b) Miscellaneous Expenditure.

Medical attendance	211 50
Sick benefits	30 00
Other expenditure	118 33
	<hr/>
Total expenditure	\$514 35

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Renfrew.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Frank Zywicki, PresidentRenfrew.
 Philip Klaman, Vice-President and TreasurerRenfrew.
 Frank Stubinsky, Recording SecretaryRenfrew.
 Alex. Stubinsky, Financial SecretaryRenfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 42.
 One member died during 1911 and funeral benefits were paid, \$50.00.
 No members' wives died during 1911.
 Amount paid in respect of deceased wives, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1911.
 Number of weeks' sickness experienced during 1911, none.
 No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	\$373 36
Total assets	<u>\$373 36</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
 The Society's accounts were audited January 13th, 1912.
 The books of record are Cash Book, Ledger, Minute and Assessment Book.
 Names and addresses of the auditors for 1911: John Rouble and Joseph J. Zyvibski,
 Renfrew.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$285.31.

Cash received during 1911 from:

Initiation fees	\$2 50
Dues	16 30
Assessments	125 00
Per capita tax and levies	2 00
Supplies	0 30
Interest and dividends	9 55
All other sources	7 00
Total receipts	\$162 65

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$0 50
Registration fee	3 10
Rent, light, heat, etc.	10 00
Salaries	7 00
Other expenses	4 00
Total expenses of management	\$24 60

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Grand total	\$74 60

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized, 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1911, were as follows:--

Samuel Friedman, President	Toronto.
Selic Rosenberg, Vice-President	Toronto.
Morris Lifshitz, Secretary	Toronto.
Abram Smith, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1911, was 71.

Number of members who died during 1911.—None.

Amount paid for funeral benefits.—Nil.

Number of members' wives who died during 1911, 1.

Amount of funeral benefits paid, \$25.75.

Number of members' children who died in 1911, 2.

Amount of funeral benefits paid, \$8.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Eleven members received sick benefits during 1911, amounting to \$110.00.

Number of weeks' sickness experienced during 1911, 22.

Amount paid for medical attendance, \$221.97.

Amount of cash standing to credit of the fund, \$544.29.

III. ASSETS.

Cash value of real estate, less encumbrances	\$1,000 00
Cash in Northern Crown Bank	544 29
Total	<u>\$1,544 29</u>

IV. LIABILITIES.—None.

VI. MISCELLANEOUS.

No assessment was made during the year 1911.

The accounts were duly audited during 1911 on December 31st, 1911.

Names and addresses of the auditors for the year 1911: M. Sheinkman, E. Brown, and H. Sheinkman, of Toronto.

(Books of record and account kept are: Record Book, Ledger, etc.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$279.51.

Cash received during 1911 from:

Application fees	\$10 50
Initiation fees	8 50
Dues, Relief Fund	48 02
Per capita tax and levies	14 75
Fines	50
Interest	6 42
Supplies sold	1 75
Dues	565 10
Assessments	217 45
All other sources	23 56
Total receipts	\$896 55

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1911 for:

Registration fee	\$3 00
Supplies	2 30
Rent	52 50
Managing officers' salaries	57 50
Printing	27 03
Postage	9 00
	\$151 33

(b) *Miscellaneous Expenditure.*

Funeral benefits	33 75
Relief to member	25 10
Sick benefits	110 00
Medical attendance	221 97
All other	89 62
Total expenditure	\$631 77

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Ottawa, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

C. J. Foy, Provincial President	Perth.
John Nelligan, Vice-President	Hamilton.
Allan J. Tobin, Provincial Secretary	Ottawa.
N. J. Kennedy, Provincial Treasurer	Toronto.
C. P. Gleeson, Provincial Solicitor	Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,411.

Number of members of the Society who died during the year 1911, 15.

The total amount of funeral benefits paid during 1911, \$4,500.00.

Amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1911,
\$15,621.50.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1911: Subordinate bodies, no information.

Total amount of sick benefits paid during 1911: Subordinate bodies, \$3,939.26.

Number of weeks' illness experienced in 1911: Subordinate lodges, no information.

Amount paid for medical attendance during 1911: Subordinate lodges, no information.

Total amount of cash standing to credit of Sick Benefit Fund, \$7,061.35.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in hands of Treasurer .....	.....	\$7,031 65
In Bank of Ottawa	\$1,870 90	.....
Union Bank, Toronto	7,594 62	.....
Metropolitan Bank, Toronto	6,155 98	.....
Dues and Assessments due and unpaid	300 00	.....
Property .....	.....	2,032 10
Total assets	\$15,921 50	\$9,063 75

VI. LIABILITIES.—No Information.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1911, payable 1st January, April, July and October.

The books and accounts were duly audited in March and in September, 1911.

Names of auditors: John Hanlon, Ottawa, and W. E. O'Meara, Ottawa.

The books of record and account kept by the Society are: Day book, ledger and certificate record book.

Amount of bond of Grand Treasurer, \$10,000.

Amount of bond of Grand Secretary, \$500.

VIII. CASH RECEIPT.

	Grand Body.	Subordinate Bodies.
Cash received during 1911 from:		
Dues		\$12,418 84
Per capita tax	\$670 88	
Assessments	4,052 35	
Supplies sold	31 75	
Interest		1,101 58
Total	<u>\$4,754 98</u>	<u>\$13,520 42</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1911 for:		
Per capita tax	\$774 00	\$670 88
Registration fee	10 00	
Annual meeting	100 00	
Officers' salaries and auditors' fees	350 00	3,391 80
Postage, etc.	38 60	
Guarantee premiums	50 00	
Total expenses of management	<u>\$1,322 60</u>	<u>\$4,062 68</u>

(b) Miscellaneous Expenditure.

Life insurance claims	4,500 00	
Per capita tax		4,052 35
Sick benefits		3,939 26
Gratuities to members		274 30
Total expenditure	<u>\$5,822 60</u>	<u>\$12,328 59</u>

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st October, 1910, were as follows:

Donald Ferguson, PresidentLondon.
 Alfred Robinson, SecretaryLondon.
 Edwin Paull, TreasurerLondon.

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 30th November, 1911, \$1,142,105.00.

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 October, 1910	2,795	\$ 1,097,050 00
Add contracts taken during 1910, new and renewed	585	.....
Add amounts by which various certificates were increased during 1911 .....	.....	120,945 00
Gross number and amount of contracts on foot at any time during 1911	3,280	1,217,995 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1911	21	13,260 00
Contracts lapsed in 1911	417	62,630 00
Total deductions	438	75,890 00
Net contracts on foot 31st October, 1911	2,942	1,142,105 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of mortgages	\$98,625 00
Cash value of bonds and debentures	133,213 48
Cash on deposit to Society's credit, in Ontario Loan Debenture Co., London, Ontario	427 49
Interest due and accrued	6,529 67
All other assets	297 10
 Total assets	 <u>\$239,092 74</u>

VI. LIABILITIES.

Amount of other liabilities	\$766 21
 Total liabilities	 <u>\$776 21</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1911.

The books of the Society were audited at the end of each month during 1911.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1911 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1911.

No changes were made during 1911 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, None.

Amount of bond of Assistant Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

Number of members in Ontario at 31st December, 1911, 2,939.

Number of members in Ontario who died during 1911, 21.

Amount of death benefits paid to Ontario members during 1911, \$13,260.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$39,457.42.

Cash received during 1911 from:

Assessments or subscription fees	\$29,630 00
Transfers and duplicates	101 00
Interest and dividends	9,089 97
Cash received from investments (not extended), \$43,000.00.	

Total cash receipts \$38,820 97

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Commission and organization expenses	\$808 50
Registration fee	25 00
Travelling expenses	265 95
Rent, light, heat, and taxes	231 33
Managing officers' salaries, officers' fees	1,950 00
Clerk hire	1,120 00
Printing, stationery, and advertising	581 39
Postage, telegrams and express	294 75
Guarantee premiums	45 00
Other expenses	543 36
	\$5,865 28
Total expenses of management	\$5,865 28

(b) Miscellaneous Expenditure.

Life insurance claims	13,260 00
Gratuities to distressed members	325 00
Cash paid for investments (not extended), \$73,225.62.	
	\$19,450 28
Total expenditure	<u>\$19,450 28</u>

WORKMEN'S CIRCLE OF TORONTO.

1 ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

Max Shur, President	Toronto.
David Levy, Vice-President	Toronto.
Max Cooper, Treasurer	Toronto.
Sam. Shapiro, Secretary	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 145.
 Number of members who died during 1911.—None.
 Amount of funeral benefits paid in 1911.—None.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1911, 18.
 Amount of benefits paid in 1911, in respect of sick members, \$81.00.
 Number of weeks' sickness experienced during 1911, 27.
 Amount paid for medical attendance during 1911, \$149.50.
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1911, \$192.96.

V. ASSETS.

Cash in Bank of Hamilton, Toronto	\$192 96
Total assets	<u>\$192 96</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1911.—None.
 The Society's accounts were duly audited for 1911 on December 26th, 1911.
 Name and address of auditor: L. Fredler, Toronto.
 Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$145.86.

Cash received during 1911 from:

Dues	\$381 00
Initiations	10 00
Total receipts	<u>\$391 00</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$5 00
Registration fee	3 00
Rent, light, heat and taxes	41 00
Managing officers' salaries, etc.	6 12
Printing	21 30
Postage	33 93
Other expenditure	3 05
Total expenses of management	<u>\$113 40</u>

(b) Miscellaneous Expenditure.

Sick benefits	81 00
Medical attendance	149 50
Grand totals	<u>\$343 90</u>

OFFICE SPECIALTY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Newmarket, Ontario.

Organized, 1st October, 1910, and incorporated in Ontario, 2nd November, 1910.

The Executive Officers of the Society at the 31st December, 1911, were as follows:—

T. H. W. Clarkson, PresidentNewmarket, Ont.
 R. F. Schmidt, TreasurerNewmarket, Ont.
 A. A. Smith, SecretaryNewmarket, Ont.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 350.

No members died during 1911.

Amount of funeral benefits during 1911.—None.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1911, 87.

Amount paid for sick benefits during 1911, \$1,335.62.

Number of weeks' sickness experienced during 1911, 298 2-3.

Amount paid for medical attendance during 1911.—None.

Amount of cash standing to credit of Sick Fund, \$184.78.

V. ASSETS.

Cash in Bank	\$184 78
Total	<u>\$184 78</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made every fourth week.

The books of record and account are: Minute Book, Cash Book, Bank Pass Book.

The accounts of the Society were audited January 10th.

Names and addresses of the auditors for 1911: F. R. Fisher and J. MacCaffery, Newmarket, Ont.

During 1911, no changes were made in the constitution and rules, in relation to sick or funeral benefits.

Amount of bond of Treasurer, \$1,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$113.02.

Cash received during 1911 from:

Assessments	\$1,407 38
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Total	\$1,417 38
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IX. CASH EXPENDITURE.

(b) Miscellaneous Expenditure.

Sick benefits	\$1,335 62
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Grand total	\$1,335 62
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CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; Incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Thomas Warren, President	Hamilton, Ont.
Christopher R. Hurley, Treasurer	Hamilton, Ont.
Stanley H. Smith, Secretary	West Hamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 83.

No members died during 1911.

Amount of funeral benefits during 1911. None.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1911, 24.

Amount paid for sick benefits during 1911, \$133.43.

Number of weeks' sickness experienced during 1911, 33 5-14.

Amount paid for medical attendance during 1911, \$71.00.

Amount of cash standing to credit of Sick Fund, \$708.59.

IV. ASSETS.

Cash on hand	\$1 20
Cash in Bank of Hamilton	707 39
Total ..	<u>\$708 59</u>

V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 8th, 1912.

Seven assessments were made in 1911, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1911 were as follows: Charles Chadwick and James G. Davies, Hamilton, Ont.

VII. CASH RECEIPTS.

Cash balance from Social Society (not extended), \$656 15.

Cash received during 1911 from:

Assessments	\$187 45
Interest	11 37
Grants from Company	120 00
	<hr/>
Total	\$318 82
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Law costs	\$29 28
Registration fee	3 00
Supplies bought	7 80
	<hr/>
Total	\$40 08

(b) Miscellaneous Expenditure.

Sick benefits	133 43
Medical attendance	71 00
Special relief	14 57
Refund of assessment	30
All other expenditure	7 00
	<hr/>
	\$266 38
	<hr/>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE FOUR MONTHS ENDING 31ST DECEMBER, 1911.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of Society at 31st December, 1911, were as follows:

Michael Madarash, President	Brantford.
Mytro Czerovaty, Vice-President	Brantford.
Lukos Dutchak, Secretary	Brantford.
Andrew Murajka, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 30.
 One member of the Society died during 1911.
 Amount paid for funeral benefits during 1911, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1911. Nil.
 Amount paid for sick benefits. Nil.
 Number of weeks' sickness experienced during 1911, nil.
 Amount paid for medical attendance, nil.
 Total amount of cash standing to credit of the Sick Benefit Fund at 31st December,
 \$45.11.

III. ASSETS.

Cash in hands of Treasurer	\$45 11
Total	\$45 11

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
 Number of assessments made during 1911, six.
 The Society's accounts were audited December 1st, 1911.
 Names and addresses of the auditors of accounts for 1911: Mytlo Wolkovitz and
 Michael Madarash, Brantford.
 Books of record and account kept: Minute Book, Membership Roll Book and Account
 Book.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), None.

Cash received during 1911 from:

Dues	\$101 53
<hr/>	
Total receipts	<u>\$101 53</u>

VIII. CASH EXPENDITURE.*(a) Expenses of Management.*

Cash paid during 1911 for:

Commission and organization expenses; law costs	\$42 00
Registration fee	3 00
Supplies bought	11 42
<hr/>	
Total expenses of management	<u>\$56 42</u>

THE LONDON SICK AND ACCIDENT BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1911.

Head Office, London, Ont.

Organized 24th January, 1911; incorporated 22nd March, 1911.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Chas. F. Benson, President	London.
Robert J. Watson, 1st Vice-President	London.
Joseph Stephens, 2nd Vice-President	London.
Robt. F. Gray, Treasurer	London.
C. A. Thompson, Secretary	London.
J. C. Thompson, Asst. Secretary	London.

II SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 164.
 Number of members who received sick benefits during 1911, 25.
 Amount of sick benefits paid during 1911, \$161.64.
 Number of weeks' sickness experienced during 1911, 35.
 Amount paid for medical attendance during 1911, \$102.13.
 Amount standing to credit of Sick and Funeral Benefit Fund, \$1.97.

III. ASSETS.

Cash on hand	\$1 97
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the 15th day of each month.
 Nine assessments were made during 1911.
 The books were duly audited for 1911, monthly.
 Names and addresses of the auditors for 1911: B. Smallman and F. Swayze, London,
 Ont.

The following books of record are kept: Enrollment Ledger, Claims Ledger, General Ledger, Day Book, Cash Book and Journal.

Certain changes were made during 1911 in the Constitution and Rules.

Amount of bond of Secretary, \$500.00.

VII. CASH RECEIPTS.

Cash balance 31st December, 1910; none.

Cash received during 1911 from:

Assessments	\$705 25
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Charter fees	\$102 50
Registration fee	3 00
Supplies bought	73 01
Salaries, officers, auditors	5 00
Clerk hire	190 00
Printing, stationery and advertising	53 00
Postage, telegrams and express	10 50
Premiums for guarantee of officers	2 50
	<hr/>
Total expenses of management	\$439 51

(b) Miscellaneous Expenditure.

Sick benefits	161 64
Medical attendance	102 13
	<hr/>
Grand totals	\$703 28
	<hr/> <hr/>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

W. T. James, President	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
R. Aitchison, Secretary	Hamilton.
A. G. Brewster, Committeeman	Hamilton.
J. Holtrum, Committeeman	Hamilton.
H. Derry, Committeeman	Hamilton.
D. McCarthy, Committeeman	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 72.

Total amount of funeral benefits paid during 1911, nil.

No members of the Society died during 1911.

V. ASSETS.

Cash on deposit to Society's credit in Bank of Hamilton	\$6,527 78
Total	<u>\$6,527 78</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1911.—Nil.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1911.

Twenty-four assessments were made during 1911.

The accounts for the year 1911 were duly audited January 12th, 1912.

Names and addresses of auditors: Walter Anderson and Abner Fraser, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), nil.

Cash received during 1911 from:

Assessments	\$4,085 05
Interest	91 59
Donations	828 64
City grant	500 00
Concert	1,057 50
	<hr/>
Total receipts	\$6,562 78
	<hr/> <hr/>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Printing	\$31 50
Other expenses	3 50
	<hr/>
Total expenditure	\$35 00
	<hr/> <hr/>

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Edmund B. Collett, Grand MasterToronto.
 Frederick J. Clark, Grand ChancellorToronto.
 Samuel Smith, Grand AlmonerToronto.

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, 1911, \$89,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

			Number.	Amount.
Contracts in force 31st December, 1911.....			250	\$ c. 107,250 00
Gross number and amount of contracts on foot at any time during 1911			250	107,250 00
	Number.	Amount.		
Deductions:				
		\$ c.		
Contracts matured in 1911 by death				
Contracts lapsed in 1911.....	41	18,250 00		
Total deductions extended.....	41	18,250 00	41	18,250 00
Net contracts on foot 31st December, 1911.....			209	89,000 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1911, was 224.

Number of members who died during 1911, none.

Total amount of funeral benefits paid during 1911, none.

No members' wives died during 1911.

Total cash standing to credit of funeral fund, \$268 00.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commaneries.
 Number of members who received sick benefits during 1911, 50.
 Amount of sick benefits paid in 1911, \$715 00.
 Number of weeks' sickness experienced in 1911, 165.
 Amount paid for medical attendance during 1911, \$815.56.

V. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Dominion Bank, West Toronto		\$1,994 72
Total assets of Life Insurance Fund (not extended)	\$1,431 12	
Total assets of Sick and Funeral Fund (not extended)	271 05	
Total assets of General and other funds (not extended)	292 55	
Total assets		<u>\$1,994 72</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1911. None.

Assessments are made monthly in advance.

Twelve assessments were made during 1911.

The accounts of the Society were audited on 30th June and 30th December, 1911.

Books of record or account kept by the Society: Insurance Record Book and Grand Register.

Names and post office addresses of the auditors for 1911 were: J. G. H. Bryce and George Adkins, Toronto.

No changes were made in the constitution during 1911.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1911, 500.

Number of certificate holders in Ontario at 31st December, 1911, 209.

Number of members in Ontario who died during 1911, none.

Amount of death benefits paid to Ontario members during 1911, none.

VIII. CASH RECEIPTS.

Cash balance from 1910 (not extended), none.

Cash received during 1911 from:

Dues		\$268 00
Assessments		1,417 64
Per capita tax and levies		810 18
Extension Fund		495 13
Interest and dividends		23 40
Total receipts		<u>\$3,014 35</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Organization expenses, etc.	\$203 30
Law costs	6 50
Registration fees	3 00
Rent, light, heat and taxes	27 00
Supplies bought	179 90
Salaries, officers' and auditors' fees	97 50
Printing, stationery, advertising, etc	100 40
Postage, telegrams, etc.	20 35
Premiums for guarantee of lodge officers	10 50
Other expenses	12 00
	<hr/>
Total expenses of management	\$960 45

(b) Miscellaneous Expenditure.

Sundry expenditure (sick benefits paid by subordinate lodges \$715.00)	59 18
	<hr/>
Total expenditure	\$1,019 63

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Fidelio Di Nunzio, President	Hamilton.
Archangilo Favatzio, Vice-President	Hamilton.
Vincenzo Di Girolamo, Secretary	Hamilton.
Tony Di Nunzio, Financial Secretary	Hamilton.
Ristivo Calogi, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 37.
 Number of members who died during 1911, none.
 Amount of funeral benefits paid during 1911, none.
 Cash to credit of fund at 31st December, 1911, \$86 30.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1911, 2.
 Amount of benefits paid in 1911, \$40.00.
 Number of weeks' sickness experienced in 1911, 8.

III. ASSETS.

Cash in Traders Bank, Hamilton	\$86 30
Total assets	<u>\$86 30</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.
 The accounts of the Society were duly audited December 31st, 1911.
 Name and address of the auditor for the year 1911: Vincenzo Villaintya, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), none.	
Cash received during 1911 from:	
Assessments	\$18 50
Dues	67 80
Total receipts	<u>\$86 30</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration and incorporation fee	\$4 00
Rent, etc. ..	12 00
	<hr/>
Total expenses of management	\$16 00

(b) Miscellaneous Expenditure.

Sick benefits	40 00
	<hr/>
Total expenditure	\$56 00
	<hr/> <hr/>

BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR TWO AND ONE-THIRD MONTHS ENDING 31ST DECEMBER, 1911.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Dr. John Shayne, President	Toronto.
T. Smith, Vice-President	Toronto.
S. Samuels, Recording-Secretary	Toronto.
J. Kohnstamm, Financial-Secretary	Toronto.
C. Lurie, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1911, 235.

No members died during 1911, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1911, none.

Amount paid for sick benefits, none.

Number of weeks' sickness experienced, none.

Amount paid for medical attendance, \$90.99.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1911, \$371.38

III. ASSETS.

Bonds, debentures, etc.	\$245 00
Cash on deposit to Society's credit, in:	
Dominion Bank	280 67
Bank of Toronto	90 71
	<hr/>
Total assets	\$616 38

IV. LIABILITIES.--None.

V. MISCELLANEOUS.

The books of the Society were duly audited 30th December, 1911.

The following books of record are kept: Cash Book, Ledger and Record Book.

Name and address of auditor of accounts of 1911: H. G. Harris.

No changes were made in the Constitution and By-laws during 1911.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), \$50.96.

Cash received during 1911 from:

Application fees	\$63 15
Assessments	575 45
Total receipts	<u>\$638 60</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Rent, light, heat and taxes	\$80 00
Managing officers' salaries, etc.	30 00
Printing, postage, etc.	86 54
Total expenses of management	<u>\$196 54</u>

(b) Miscellaneous Expenditure.

Medical attendance	90 99
Other expenditure	31 65
Grand totals	<u>\$319 18</u>

BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THREE AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ontario.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

Thomas Partridge, Jr., President	Hamilton.
A. E. Hampson, Treasurer	Hamilton.
James S. Fraser, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 200.
 Number of members who died during 1911, none.
 Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1911, 34.
 Amount of benefits paid during 1911, \$204.00.
 Number of weeks' sickness experienced in 1911, 68.
 Amount paid for medical attendance during 1911, \$200.00.
 Total amount to credit of Sick Benefit Fund, \$89.25.

III. ASSETS.

Cash in bank	\$89 25
Total	<u>\$89 25</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made weekly.
 Number of assessments made during 1911, 43.
 The Society's accounts were audited. No information.
 Names and addresses of the auditors of accounts for 1911. No information.
 Books of record and account kept: Cash Book, Journal and Ledger.
 No changes were made during 1911 in the organization or management or in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$73.15.

Cash received during 1911 from:

Dues	\$282 10
Donation from company	150 00
Total	<u>\$432 10</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Registration and incorporation fee	\$4 00
Printing, stationery and advertising	8 00
Total expense of management	<u>\$12 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	204 00
Medical attendance	200 00
Total expenditure	<u>\$416 00</u>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT
ASSOCIATION.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1911.

Head Office, Hamilton, Ontario.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

T. B. McAndrews, President	Hamilton.
John Wise, Vice-President	Hamilton.
Samuel Beech, Secretary	Hamilton.
William Murray, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 440.
Number of members of the Society who died during 1911, 2.
The total amount of funeral benefits paid during 1911, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1911, 88.
Total amount of benefits paid in 1911, \$664.54.
Number of weeks' sickness experienced in 1911. No information.
Total amount of cash standing to credit of Sick Fund at 31st December, 1911,
\$413.73.

III. ASSETS.

Cash on hand	\$1 10
Cash in Bank of Hamilton	413 73
Total assets	<u>\$414 83</u>

IV. LIABILITIES.

Sick benefits unpaid at 31st December, 1911	\$13 45
Total liabilities	<u>\$13 45</u>

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1911, 11.

The accounts of the Society were audited in January, 1912.

The books of account kept by the Society are: Cash Book, Minute Book, Assessment Book and Record of Sick and Accident.

Names and addresses of auditors of account for 1911: John McIndoe and E. F. Mulvale, Hamilton, Ont.

No changes were, during 1911, made in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), none.

Cash received during 1911 from:

Dues	\$1,216 22
Total receipts	<u>\$1,216 22</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911 for:

Charter fees	\$4 00
Registration fee	3 00
Supplies bought	41 30
Total expenses of management	<u>\$48 30</u>

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	666 54
Total expenditure	<u>\$817 84</u>

ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1911.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1911, were as follows:

R. H. McKay, Worshipful Master	Ottawa.
G. W. Sloan, Deputy Master	Ottawa.
W. J. Kissick, Recording Secretary	Ottawa.
Jas. Carley, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Number of members who died during 1911, one.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 172.

Number of members of the Society who received sick benefits during 1911, 5.

Total amount of benefits paid in 1911, \$141.00.

Number of weeks' sickness experienced in 1911, 47.

Total amount of cash standing to credit of Sick Fund at 31st December, \$372.70.

III. ASSETS.

Cash in bank	\$672 47
Total assets	<u>\$672 47</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1911 on January 19th, 1912.

Names and addresses of auditors: John Carleton and Ed. Ash, Ottawa.

VII. CASH RECEIPTS.

Cash balance from 1910 (not extended), \$579.73.

Cash received during 1911 from:

Dues	\$343 60
Application fees	24 00
Supplies sold	104 20
Initiation fees	24 00
Interest	17 20
Entertainments	136 99

Total receipts	<u>\$649 99</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1911:

Per capita tax or levies for management	\$27 62
Registration fee	3 00
Supplies bought	219 01
Expenses of Annual Meeting	18 60
Rent, light, heat and taxes	79 02
Printing, etc.	36 00
Postage, etc.	18 00
	<hr/>
Total expenses of management	\$391 25

(b) Miscellaneous Expenditure.

Sick benefits	141 00
Gratuities to distressed members	25 00
	<hr/>
Total expenditure	\$557 25

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 23rd day of December, 1911, 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: The Ontario Insurance Act, 2 Geo. V., chap. 33.

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 Imperial Varnish and Color Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

EMPLOYEES PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY,
LIMITED.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st day of March, 1912, 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: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Meaford, Ont. Suits by or against the Society may be brought in the name of the Employees' Protective League of the Seaman Kent Company, Limited.

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 "B" is declared to be a true copy of the Rules, Regulations and By-laws of the Society, so far as they relate to the insurance contracts.

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

1. *Association, how constituted or incorporated.*—The Association was incorporated on the 6th day of December, 1911, 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 Association are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Association is at Toronto, Ont. Suits by or against the Association may be brought in the name of the Toronto Independent Benevolent Association.

5. The Association by itself undertakes exclusively with members of the Association the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the By-laws of the Association so far as they relate to the insurance contracts.

KINGSTON SHIPBUILDING COMPANY EMPLOYEES' BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 10th day of April, 1912, 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: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Kingston, Ont. Suits by or against the Society may be brought in the name of the Kingston Shipbuilding Company Employees' 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 "B" is declared to be a true copy of the By-laws of the Society, so far as they relate to the insurance contracts.

YOUNG MEN'S HEBREW ASSOCIATION.

1. *Association, how constituted or incorporated.*—The Association was incorporated on the 2nd day of June, 1912, 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 The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Association is at Toronto, Ont. Suits by or against the Association may be brought in the name of the Young Men's Hebrew Association.

5. The Association by itself undertakes exclusively with members of the Association the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Association, so far as they relate to the insurance contracts.

CANADIAN ORDER OF RECHABITES.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 13th day of July, 1912, 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 The Ontario Insurance Act, 2 Geo. V., chap. 33.

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: The Ontario Insurance Act, 2 Geo. V., chap. 33.

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 Canadian Order of Rechabites.

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 "B" is declared to be a true copy of the Rules of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1911.		Number of Certificates in force anywhere at 31st December, 1911.		Amount of Insurance in force anywhere at 31st December, 1911.		Number of Claims matured in Ontario in 1911.		Amount of Insurance Benefits paid in Ontario during 1911.		Amount of Disability Benefits paid in Ontario during 1911, including pensions and gratuities.		Assets in Ontario at 31st December, 1911.		Liabilities in Ontario at 31st December, 1911.		Total Assets anywhere at 31st December, 1911.		Total Liabilities anywhere at 31st December, 1911.	
	No.	\$	No.	\$	No.	\$	No.	\$	No.	\$	No.	\$	No.	\$	No.	\$	No.	\$	No.	\$
Chosen Friends, Grand Council, Canadian Order.....	31,893	39,577	35,162,085.66	312	298,669.73	1,041,418.67	43,050.00	1,051,348.57	57,052.67											
Civil Service Mutual Benefit Society.....	3,296	351	70,200.00	6	1,000.00	1,025.31	None	7,053.21	None											
Commercial Travellers' Association of Canada.....	(a) 7,281	10,851	4,756,289.00	52	35,511.67	813,916.03	3,636.35	813,916.03	5,366.53											
Commercial Travellers' M. B. Soc'y of Western Ontario.....	7,794	784	630,486.00	14	3,910.00	16,915.03	None	16,235.35	None											
Federated Association of Letter Carriers.....	755	755	630,486.00	14	3,910.00	16,915.03	None	16,235.35	None											
Foresters, Canadian Order of.....	44,314	83,126	82,507,000.00	388	9,180.05	3,806,737.21	10,472.21	3,810,561.37	21,472.31											
Foresters, Catholic Order of.....	8,979	149,295	153,591,250.00	67	71,000.00	6,327.78	19,100.00	2,836,261.31	171,344.03											
Hamilton Firemen's Benefit Fund.....	82	79	1,000.00	1	100.00	100.00	None	6,327.78	None											
Hamilton Police Benefit Fund.....	74	74	1,000.00	1	100.00	100.00	None	6,327.78	None											
Home Circles, Canadian Order of.....	18,637	39,263	36,534,493.00	216	938,673.48	303,692.25	33,688.85	316,941.05	23,218.85											
Knights of the Macabees.....	11,130	251,784	323,635,583.91	106	125,916.43	25,247.00	23,750.00	11,265,306.47	384,000.32											
Knights of Pythias.....	3,084	70,216	391,709,403.00	2	1,500.00	10,663.85	None	34,983,689.58	None											
Knights of Malta, Chapter General of Canada.....	500	200	80,000.00	1	100.00	100.00	None	1,364.22	None											
London Police Benefit Fund.....	46	46	1,000.00	1	100.00	100.00	None	45,356.22	7,219.69											
Mutual Masonic Compact.....	135	135	1,000.00	1	100.00	100.00	None	45,356.22	7,219.69											
Oddfellows, Canadian Order, Grand Lodge.....	3,711	8,813	2,763,191.22	30	24,767.28	330.93	1,000.00	182,362.93	4,000.00											
Oddfellows' Relief Association.....	16,076	96,953	32,153,250.00	125	158,186.71	1,000.00	1,000.00	1,032,304.79	35,250.00											
Ontario Commercial Travellers' Association.....	2,939	3,942	1,142,105.00	47	13,460.00	1,027,604.29	19,776.81	1,032,304.79	706.21											
Orange Grand Lodge of British America.....	(a) 60,000	5,332	5,218,370.00	40	39,500.00	930,604.29	3,706.21	930,604.29	706.21											
Royal Arcanum.....	2,787	248,888	487,992,315.80	48	194,951.17	13,545.36	3,000.00	41,107.38	3,000.00											
Royal Templars of Temperance, Supreme Body.....	5,657	4,719	5,415,750.00	60	87,513.53	367,670.70	16,236.54	6,625,282.24	36,681.84											
Societe des Artisans Canadiens Francais.....	1,302	39,382	32,938,700.00	16	14,000.00	1,000.00	15,800.17	242,571.88	21,810.14											
Sons of England, Supreme Lodge.....	24,120	4,977	4,738,450.00	49	52,550.00	141,055.13	3,000.00	1,171,556.26	24,481.14											
Sons of Scotland.....	6,274	7,014	5,381,637.00	57	44,500.00	427,068.57	14,573.24	432,169.15	3,600.00											
St. Joseph Union of Canada.....	8,156	27,062	22,297,300.00	48	51,823.04	905,673.03	200,731.88	1,000,622.63	210,535.32											
St. Joseph Firemen's Benefit Fund.....	281	281	1,000.00	2	300.00	181,073.00	None	300,549.40	None											
Toronto Police Benefit Fund.....	531	531	1,000.00	2	300.00	181,073.00	None	300,549.40	None											
United Workmen, Ancient Order of.....	36,914	38,088	56,770,500.00	616	1,082,752.29	1,738,420.45	141,396.91	1,738,420.45	141,396.91											
Totals.....	298,779	1,057,595	1,399,818,957.89	2,182	3,606,692.85	74,648.39	544,321.88	38,405,918.65	2,427,391.30											

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1911.	Number of members who died during 1911. (Members' children; Members' mothers.)	Amount paid for funeral benefits during 1911 (\$ c.)	Number of members sick during 1911.	Number of weeks' sickness experienced during 1911.	Amount paid for sick benefits during 1911. (\$ c.)	Amount paid for medical attendance during 1911. (\$ c.)	Amount paid for special relief during 1911. (\$ c.)	Assets at 31st December, 1911.		Liabilities at 31st December, 1911.	
									\$	c.	\$	c.
Army and Navy Veterans, Toronto.....	100	2	100 00	.....	.....	.....	.....	46 00	2,363 38	51 31	.....
Army and Navy Veterans, Hamilton.....	64	4	320 00	.....	.....	.....	.....	2 00	1,077 76	.....	.....
Bain Wagon Co. Employees' Mutual Benefit Association.....	270	3	12 00	97	305	848 75	.....	.....	351 89	.....	.....
Bank of British North America, W. & O. Fund.....	(a) 542	**1	.....	.....	.....	.....	.....	4,063 85	246,663 35	68 75	.....
Bartenders' Benevolent Association.....	77	1	100 00	3	28	103 00	.....	.....	2,848 82	.....	.....
Bnai Zion Benefit Association.....	225	.....	.....	.....	.....	.....	90 99	.....	616 38	.....	.....
Brown Bros. Limited, Employees' Benefit Society.....	68	.....	.....	8	27	108 50	.....	.....	265 02	.....	.....
B. Greening Wire Co., Limited, Employees' Benefit Society.....	290	2	80 00	28	82	336 35	.....	.....	293 58	.....	.....
Burrow, Stewart and Milne Benefit Society.....	(a) 500	.....	.....	34	68	204 00	200 00	.....	89 35	.....	.....
Canada Foundry Company Employees' Mutual Benefit Society.....	1,187	8	240 00	419	1,131	4,325 65	1,409 60	80 00	617 34	.....	.....
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Socy.....	260	.....	.....	30	128	363 50	358 61	.....	486 49	.....	.....
Chosen Friends, Canadian Order of*.....	.....	81	3,350 00	2,349	10,993	45,075 90	.....	400 00	*	.....	.....
Cigarmakers' Union No. 27, Toronto.....	408	3	800 00	95	436	2,134 45	.....	109 50	12,402 67	.....	.....
Cigarmakers' Union, No. 55, Hamilton.....	.....	**10 00	.....	.....	.....	.....	.....	.....	5,354 06	.....	.....
Cigarmakers' Union No. 59, Brantford.....	293	5	15,500 00	49	204	1,020 35	.....	23 50	214 80	.....	.....
Cobban Manufacturing Co's, Employees' Mutual Benefit Society.....	(a) 14	.....	.....	3	20	101 42	.....	3 25	150 00	.....	.....
Cockshutt Plow Co. Relief Association.....	120	1	20 00	22	77	232 00	.....	.....	442 56	.....	.....
Cummer-Dowswell, Limited, Employees' Benefit Society.....	850	2	70 00	159	540	5,079 09	.....	.....	708 59	.....	.....
Daughters and Maids of England, Grand Lodge.....	.....	.....	.....	24	33	133 43	71 00	14 57	.....	.....	.....
Daughters and Maids of England, Grand Lodge.....	2,565	4	200 00	193	697	1,696 16	2,431 85	.....	8,102 36	.....	.....
Daughters and Maids of England, Subordinate Lodges.....	347	1	15 00	16	39	36 99	256 22	.....	14,683 05	.....	.....
Dominion Expressmen's Sick Benefit Association.....	919	5	500 00	192	644	4,508 32	.....	.....	1,877 96	.....	.....
First Italian Society of Hamilton.....	37	.....	.....	7	8	40 00	.....	.....	86 30	.....	.....
First Romanian Haavis Achim Society.....	65	.....	.....	2	43	174 68	305 05	.....	* 420 79	.....	.....
Foresters, Canadian Order, High Court*.....	.....	299	8,961 95	6,339	35,077	159,524 00	.....	.....	.....	.....	.....
Foresters, Canadian Order, Subordinate Courts.....	.....	495	3,455 92	.....	.....	21,164 19	6,200 43	.....	184,364 47	.....	.....
Gendron Manufacturing Co's, Employees' Mutual Benefit Society.....	57	.....	.....	10	44	224 17	27 95	.....	492 51	.....	.....
Globe Printing Co's, Employees' Benefit Society.....	74	2	200 00	10	23	115 00	.....	.....	1,870 84	.....	.....
Grand Order of Israel Benefit Society.....	53	.....	.....	5	13	40 00	46 00	10 00	561 18	.....	.....
Gratia Percha and Rubber Mfg. Co's Employees' M. B. Society.....	446	**1	150 00	62	231	820 70	.....	.....	548 40	.....	.....
Hamilton Lodge No. 25, Theatrical Mechanical Association.....	64	8	.....	8	21	105 00	117 87	.....	1,557 45	.....	.....

Short Name of Society.

Hamilton Rolling Mills' Benefit Society	489	2	100 00	170	349	1,709 75	490 00	115 60	2,016 58
Hamilton Steel and Iron Co's, Employees' Benefit Society	803	5	250 00	242	642	3,149 10	1,153 10	22 30	1,515 19
Heintzman & Co's, Employees' Sick Benefit Society	280	4	200 00	58	130	591 00	.....	.....	619 95
Ulberrians, Ancient Order of,	1,411	15	4,500 00	207	950	3,929 25	.....	274 30	24,985 25
Urbem Circles, Canadian Order of, Supreme Body* .....	*	.....	.....	.....	.....	2,800 00	.....	.....	*
Irish Catholic Benevolent Union, Grand Body	242	4	400 00	.....	.....	.....	.....	.....	1,647 66
Irish Catholic Benevolent Union, Subordinate Bodies	75	3	370 50	17	94	391 00	198 75	70 00	2,174 20
Italian Workingmen's Association of Ontario	101	.....	.....	15	26 5-7	135 00	153 00	.....	896 74
Kaen & Co's, Employees' Mutual Benefit Association	95	86	4,300 00	12	41 11-14	155 75	118 88	.....	18 30
Knights of the Maccabees of the World* .....	*	.....	.....	3,469	13,386	73,291 00	402 67	9,415 83	*
Knights of Malta, Chapter General of Canada* .....	*	.....	.....	50	165	715 00	.....	.....	*
Knights of Pythias, Grand Lodge* .....	*	.....	.....	233	1,444	4,344 24	1,341 38	404 25	59,012 18
Knights of Pythias, Subordinate Lodges	283	1	1,273 25	.....	.....	.....	.....	.....	{ 2,176 81
Knights of St. John, Ontario Grand Commandery, Grand Body	58	8	75 00	23	66	264 00	276 25	.....	75 00
Knights of St. John, Ontario Grand Commandery, Subordinate	58	8	.....	8	30	90 00	34 00	.....	401 71
Ladies' Orange Benevolent Association, Grand Body	1,387	1	34 00	4	23	67 00	182 52	.....	2,490 12
London Sick and Accident Benefit Association	184	33	.....	13	33 1-2	69 00	161 64	.....	1 97
Loyal Orange Young Britain Lodge No. 33	172	5	.....	5	45	141 00	39 25	.....	872 17
Loyal True Blue Association, Grand Body	5,750	24	1,450 00	.....	.....	336 00	105 00	.....	28,003 79
Loyal True Blue Association, Subordinate Bodies .....	.....	.....	.....	31	140	.....	.....	.....	1,670 00
Massey-Harris (Toronto) Employees' Mutual Benefit Society	2,150	{ 10	510 00	830	1,118 4-7	5,475 75	.....	240 00	2,017 79
.....	.....	{ **6	**180 00	.....	.....	.....	.....	.....	.....
.....	1,102	8	357 45	258	730	2,975 70	.....	50 00	1,295 26
Methodist Book and Publishing House Employees' Benefit Society	154	{ 1	75 00	16	72 1-2	266 00	.....	.....	605 79
.....	.....	{ *2	4 8 00	.....	.....	.....	.....	.....	.....
.....	71	{ **1	**25 75	11	22	110 00	221 97	25 10	1,544 29
Mozier Sick Benefit Society .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Novia Radomska Relief Society	94	.....	.....	18	40 1-2	203 67	108 75	.....	788 29
.....	44	.....	.....	5	6	30 00	211 50	.....	613 19
Oddfellows, Canadian Order of, Grand Lodge*	*	{ 31	1,200 00	7	30 2-7	107 14	.....	.....	*
.....	.....	{ **27	**540 00	.....	.....	.....	.....	.....	.....
Oddfellows, Canadian Order of, Subordinate Lodges .....	.....	.....	.....	294	1,300 4-7	4,656 67	2,000 45	.....	29,220 23
Oddfellows, Independent Order of, Grand Lodge .....	.....	.....	.....	4,479	35,761	95,302 07	18,693 48	7,588 93	24,312 43
.....	46,972	{ 336	14,982 59	.....	.....	.....	.....	.....	1,089 289 37
.....	.....	{ **108	**1,636 25	.....	.....	.....	.....	.....	.....
.....	1,100	{ 5	500 00	.....	.....	.....	.....	.....	.....
.....	.....	{ **3	**90 00	.....	.....	.....	.....	.....	.....
Office Specialty Mfg. Co., Limited, Employees' Benefit Society	(a) 350	.....	.....	153	576 5-7	2,098 00	1,363 35	136 80	10,174 97
Grange Grand Lodge, Ontario West	30,713	292	558 00	87	298 2-8	1,335 62	.....	11,910 62	184 78
Ottawa Typographical Union East	169	.....	.....	133	820	2,460 70	4,753 10	.....	5,205 55
Ottawa Typographical Union No. 102	250	7	1,350 00	18	79 5-7	259 00	.....	.....	576 90
Ottawa Unity Protestant Benefit Society	210	7	1,670 00	23	87	348 00	.....	.....	1,107 90
.....	.....	.....	.....	23	137	413 00	177 00	146 00	1,556 75
Polson Iron Works Benefit Association	137	.....	.....	213	243	972 62	174 50	10 00	.....
Postal Benefit Association, Toronto	171	1	100 00	.....	.....	.....	.....	.....	697 05
Pride of Israel Sick Benefit Society	345	.....	.....	35	137	668 50	726 49	.....	4,892 87
Royal Templars of Temperance, Grand Council	1,830	8	400 00	189	826	3,642 00	.....	.....	8,725 29
Ruthenian Brotherhood of St. John the Baptist	30	1	.....	.....	.....	.....	.....	.....	45 11
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association	440	2	100 00	88	.....	666 54	.....	.....	441 83
Societa Amichevole di Figli d'Italia d'Ottawa	67	.....	.....	.....	17	85 00	23 00	.....	857 93

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st Decem-ber, 1911.	Number of members who died during 1911. (Members' children; †Members' mothers.)	Number of members sick during 1911.	Number of weeks' sick-ness experienced during 1911.	Amount paid for sick benefits during 1911.	Amount paid for medical attendance during 1911.	Amount paid for special relief during 1911.	Assets at 31st December, 1911.		Liabilities at 31st Decem-ber, 1911.	
								\$	c.	\$	c.
Societe des Artisans Canadiens Francis, Supreme Body*	*		5,100	29,372	146,862 50						
Sons of England, Supreme Lodge*	*	198 **146 †27			33 50						
Sons of England, Subordinate Lodges.					49 989 24	25 394 71		249 963 59		2 562 97	
Sons of England, Juvenile Lodge.					913 33	1 178 91		8 130 81		104 73	
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.			15	55	147 00			1 563 51			
Sons of Scotland Benevolent Association*	*	6	48	1,211	706 68			1 784 45			
Sons of Southampton Benevolent Association			2	6	11 00			309 74			
Sons of Teutonic Benevolent Association			3	9	36 00			296 41			
Sons of Poland Friendly Society.			62	214 2-7	858 00		3 50	373 36			
St. Albert Friendly Society.			47	274 1-7	1,096 95			1,498 24			
St. Boniface Benefit Society.			12	43	129 00			8,533 70			
St. Jean Baptiste Union, Ottawa.			3,381	30,916	94,124 48			496 00			
St. Joseph Mutual Benefit Society, Toronto.			1	3	9 00			*			
St. Joseph Aid Society (Formosa).			2	3	12 00			153 48			
St. Joseph Union of Canada, Supreme Body*	*		2	3	88 00			154 93			
St. Joseph Lithuanian Benefit Society.			4	22	369 00			13,453 56			
St. Luke Benefit Society.			16	60	240 94	231 00	111 35	391 26			
Theatrical Mechanical Association, Toronto			24	120	483 57	607 11	412 50	3 216 88			
Thomas Brothers Relief and Sick Benefit Assc.			28	97	485 00			11 244 16			
Toronto Hebrew Benevolent Society.			58	146	553 60	75 00		5 176 64			
Toronto Musical Protective Association.			132	460 6-7	1,280 23	638 25		2 414 41			
Toronto Civic Employees' Benevolent Association			81	328	1,312 00			2,310 67			
Toronto Railway Employees' Union and Benefit Association.			3	17	17 00			371 34			
Toronto Typographical Union No 91			286	1,181	4,863 00			*			
United Daughters of Chatham			120	469 1-2	1,396 17			582 62			
United Workmen, Ancient Order of*	*		5	21	53 67			391 65			
Victory Plov Company Relief Association.			6	19	95 00			277 40			
Victoria Lodge No. 7, Good Samaritans			22	137 2-3	461 08			54 54			
Vittorio Emanuele III. Society			18	27	81 00			192 96			
W. and J. G. Greer's Mutual Sick Benefit Society.			34,506	179,696	760,108 16	84,503 87	26,663 16	2,097,732 12		5,317 79	
Workmen's Circle of Toronto.			2,150	94,211 26							
Totals.	113,542										

(a) Membership taken from Application for Renewal of Registry 30th June, 1912. * Membership, Assets and Liabilities, shown in Table I. ** No. 40.—Amount, \$465.50. ** No. 47.—Amount, \$18,250.75.

INDEXES
TO
DETAILED REPORT
OF THE
Inspector of Insurance
AND
Registrar of Friendly Societies

The following indexes comprise all insurance corporations or companies standing registered at the 30th September, 1912.

PAGE 3.—Index A: Dominion Licensees standing registered at the 30th September, 1912, 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 this Province.

PAGE 8.—Index B: Provincial Licensees standing registered at 30th September, 1912, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 10.—Index C: Friendly Societies standing registered at the 30th September, 1912, being Societies registered by the Province of Ontario for the transaction of Insurance therein.

A. R. BOSWELL,
Inspector of Insurance and Registrar of Friendly Societies.

INDEX A: Dominion Licensees, standing registered at the 30th September, 1912.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1912.	Registry ends 1913.
A 76	Acadia Fire Insurance Company.....	4537	Fire Insurance	May 1	April 30
A 37	Ætna Insurance Company of Hartford, Conn.....	1515 4516	Fire and Automobile Insurance..... Inland Marine Insurance.....	" .. " ..	" 30 " 30
A 4	Ætna Life Insurance Company of Hartford, Conn.	4461	Life Insurance	" ..	" 30
A 3	Alliance Assurance Company, Limited.....	4424 4425	Fire, Accident, Guarantee and Sick- ness Insurance	" .. " ..	" 30 " 30
A 99	American and Foreign Marine Insurance Company	4426	Inland Marine Insurance.....	" ..	" 30
A 38	American Surety Company of New York	1523	Insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada.....	" ..	" 30
A 52	Anglo-American Fire Insurance Company....	4458	Guarantee Insurance.....	" ..	" 30
A 16	Atlas Assurance Company, Limited.....	4389	Fire Insurance	" ..	" 30
A 32	Boiler Inspection and Insurance Company of Canada	4108	Fire Insurance	" ..	" 30
A 18	British America Assurance Company, Toronto	4427 4417 4418 4419	Steam Boiler, etc..... Fire Insurance	" .. " .. " ..	" 30 " 30 " 30
—	British Dominions General Insurance Company, Limited	4565 4566 4527	Inland Marine Insurance	May 23	" ..
A 43	British and Foreign Marine Insurance Company (Limited).....	4566 4527 1529	Ocean Marine Insurance	" ..	" ..
A 94	British Northwestern Fire Insurance Company	4527 1528 4466	Sprinkler Leakage and Inland Transportation Insurance	May 1	" 30
A 19	Caledonian Insurance Company	1529 1528	Ocean Marine Insurance	" ..	" 30
A 40	Canada Accident Assurance Company.....	4466	Fire Insurance	" ..	" 30
A 3	Canada Life Assurance Company	4462	Accident, Sickness, Plate Glass and Guarantee Insurance.....	" ..	" 30
A 88	Canada National Fire Insurance Company...	4398	Life Insurance	" ..	" 30
A 81	Canada Weather Insurance Company.....	4463	Fire Insurance.....	" ..	" 30
A 61	Canadian Casualty and Boiler Insurance Company	4493	Insurance against "injury to property caused by cyclones, tornadoes, wind storms, frost or hail" except with respect to property in transit on water	" ..	" 30
A 48	Canadian Fire Insurance Company.....	4533	Accident, Sickness and Steam Boiler Insurance.....	" ..	" 30
A 43	Canadian Order of the Woodmen of the World	4169	Fire Insurance.....	" ..	" 30
A 45	Canadian Railway Accident Insurance Company.....	4399	Life and Sickness Insurance on the Assessment Plan	" ..	" 30
A 91	Capital Life Assurance Company of Canada..	4431	Accident, Sickness, Burglary, Plate Glass and Automobile Insurance..	" ..	" 30
A 70	Central Canada Manufacturers' Mutual Fire Insurance Company.....	4471	Life Insurance.....	" ..	" 30
—	Columbia Insurance Company (of New Jersey)	4546	Fire Insurance	" ..	" 30
A 30	Commercial Travellers' Mutual Benefit Society	4551	Inland Marine Insurance	" ..	" 30
A 5	Commercial Union Assurance Company (Limited)	4432 4496 4497 4498	Life Insurance on the Assessment Plan. Fire and Life Insurance..... Ocean Marine Insurance..... Inland Marine Insurance.....	" .. " .. " .. " ..	" 30 " 30 " 30 " 30
—	Compagnie D'Assurances Générales Contre L'Incendie.....	4666	Fire Insurance	Sept. 12	" 30
A 6	Confederation Life Association.....	4387	Life Insurance.....	May 1	" 30
A 39	Connecticut Fire Insurance Company of Hartford, Conn.....	4415	Fire Insurance.....	" ..	" ..
A 87	Continental Insurance Company of New York.....	4548	Fire Insurance.....	" ..	" 30
A 54	Continental Life Insurance Company	4407	Life Insurance.....	" ..	" 30

INDEX A: Dominion Licensees, standing registered at the 30th September, 1912.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1912.	Registry end 1913.
A 55	Crown Life Insurance Company	4478	Life Insurance.....	May 1	April 30
A 32	Dominion Gresham Guarantee and Casualty Company.....	4510	Burglary Insurance	" ..	" 30
A 29	Dominion of Canada Guarantee and Accident Insurance Company.....	4491	Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance....	" ..	" 30
A 65	Dominion Fire Insurance Company	4479	Fire Insurance	" ..	" 30
A 31	Dominion Life Assurance Company	4423	Life Insurance.....	" ..	" 30
A 23	Edinburgh Life Assurance Company.....	4501	Life Insurance (as a discontinuing Company),	" ..	" 30
A 44	Employers' Liability Assurance Corporation (Limited)	4561	Fire, Accident, Guarantee and Sickness Insurance.....	" ..	" 30
A 17	Equitable Life Assurance Society of the United States	4538	Life Insurance.....	" ..	" 30
A 53	Equity Fire Insurance Company of Canada...	4492	Fire Insurance	" ..	" 30
A 51	Excelsior Life Insurance Company	4508	Life Insurance	" ..	" 30
A 86	Factories Insurance Company.....	4445	Fire Insurance	" ..	" 30
A 13	Federal Life Assurance Company of Canada ..	4406	Life Insurance	" ..	" 30
A 64	Fidelity and Casualty Company of New York.	4439	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance ..	" ..	" 30
A 28	Fidelity-Phoenix Fire Insurance Company of New York.....	4514	Fire and Tornado Insurance.....	" ..	" 30
A 113	Fireman's Fund Insurance Company	4557	Inland Marine Insurance	" ..	" 30
A 68	General Accident Assurance Company of Canada	4558	Ocean Marine Insurance.....	" ..	" 30
A 77	General Accident, Fire and Life Assurance Corporation Limited.....	4534	Accident and Sickness Insurance	" ..	" 30
A 78	General Accident, Fire and Life Assurance Corporation Limited.....	4436	Fire Insurance.....	" ..	" 30
A 78	General Animals Insurance Company of Canada	4452	Live Stock Insurance.....	" ..	" 30
A 61	German American Insurance Company	4444	Fire Insurance.....	" ..	" 30
A 92	Germania Fire Insurance Company.....	4447	Fire Insurance	" ..	" 30
A 48	Grand Council of the Catholic Mutual Benefit Association of Canada.....	4506	Life Insurance on the Assessment Plan.	" ..	" 30
A 42	Great West Life Assurance Company.....	4492	Life Insurance.....	" ..	" 30
A 93	Gresham Life Assurance Society, Limited....	4519	Life Insurance.....	" ..	" 30
A 15	Guarantee Company of North America	4391	Guarantee Insurance	" ..	" 30
A 89	Guardian Accident and Guarantee Company ..	4435	Accident, Sickness, Guarantee, Burglary and Plate Glass Insurance....	" ..	" 30
A 14	Guardian Assurance Company (Limited).....	4464	Fire Insurance	" ..	" 30
A 62	Hartford Steam Boiler Inspection and Insurance Company	4428	The business of guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada...	" ..	" 30
A 36	Hartford Fire Insurance Company, Hartford	4384	Fire Insurance, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage Insurance and " Insurance against loss or damage to Automobiles by Accident, Burglary or Theft"	" ..	" 30
		4385	Ocean Marine Insurance	" ..	" 30
		4376	Inland Marine Insurance	" ..	" 30
A 35	Home Life Association of Canada	4471	Life Insurance	" ..	" 30
A 56	Home Insurance Company of New York....	4517	Fire, Automobile and Tornado Insurance	" ..	" 30
		4518	Inland Marine Insurance	" ..	" 30
A 85	Hudson Bay Insurance Company	4509	Fire and Hail Insurance	" ..	" 30
A 62	Imperial Guarantee and Accident Insurance Company of Canada.....	4540	Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.....	" ..	" 30
A 46	Imperial Life Assurance Company of Canada.	4405	Life Insurance.....	" ..	" 30

INDEX A: Dominion Licensees, standing registered at the 30th September, 1912.—Continued.

Report page,	Name of Company,	Registry No.	For what kind of insurance registered.	Registry begins 1912	Registry ends, 1913.
A115	Indemnity Mutual Marine Assurance Company (Limited)	4559	Ocean Marine Insurance.....	May 1	April 30
A 34	Insurance Company of North America	4404	Fire, Inland Transportation and Automobile Insurance	" "	" 30
A 95	Insurance Company of the State of Pennsylvania	4403	Ocean Marine Insurance.....	" "	" 30
A 63	International Fidelity Insurance Company.....	4383	Inland Marine Insurance	" "	" 30
A 49	Law Union and Rock Insurance Company, Ltd.	4156	Fire Insurance	" "	" 30
A 84	Life Association of Scotland.....	4154	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company.....	" "	" 30
A 9	Liverpool and London and Globe Insurance Company Limited.....	4143	Fire, Accident and Sickness Insurance.	" "	" 30
A—	Liverpool Manitoba Assurance Company	4113	Life Insurance (as a discontinuing Company)	" "	" 30
A 21	Lloyd's Plate Glass Insurance Company	4116	Fire and Life Insurance.....	" "	" 30
A 26	London Assurance Corporation.....	4116	Fire Insurance.....	August 23	" 30
A 10	London Guarantee and Accident Company (Limited)	4465	Plate Glass Insurance	May 1	" 30
A 10	London and Lancashire Fire Insurance Company, Limited.....	4467	Fire and Life Insurance.....	" "	" 30
A 77	London and Lancashire Guarantee and Accident Company of Canada.....	4481	Fire Insurance.....	" "	" 30
A 23	London and Lancashire Life and General Assurance Association, Limited	4189	Guarantee, Burglary, Accident and Sickness Insurance	" "	" 30
A 27	London Mutual Fire Insurance Company of Canada.....	4142	Life Insurance.....	" "	" 30
A 27	London Life Insurance Company.....	4159	Life Insurance.....	" "	" 30
A 67	Lumber Insurance Company of New York....	4395	Guarantee, Accident and Sickness and Plate Glass Insurance	" "	" 30
A 87	L'Union Compagnie d'Assurance contre l'Incendie.....	3993	Life Insurance.....	" "	" 30
A 102	Mannheim Insurance Company.....	4475	Fire Insurance.....	" "	" 30
A 61	Manitoba Assurance Company.....	4421	Life Insurance	" "	" 30
A 28	Manufacturers' Life Insurance Company ...	4450	Life Insurance	" "	" 30
A 30	Mercantile Fire Insurance Company.....	4562	Fire Insurance	" "	" 30
A 66	Marine Insurance Company, Limited.....	4560	Ocean Marine Insurance	July 10	" 30
A 58	Maryland Casualty Company.....	4562	Inland Marine Insurance	" "	" 30
A 11	Metropolitan Life Insurance Company of New York.....	1397	Fire Insurance.....	May 1	" 30
A 73	Monarch Life Assurance Company.....	1485	Life Insurance	" "	" 30
A 60	Montreal-Canada Fire Insurance Company...	4411	Fire Insurance.....	" "	" 30
A 31	Mutual Life Assurance Company of Canada...	4554	Inland Marine Insurance	" "	" 30
A 11	Mutual Life Insurance Company of New York	4555	Inland Transportation and Automobile Insurance	" "	" 30
A 79	National Fire Insurance Company of Hartford	4440	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance.....	" "	" 30
A 49	National Life Assurance Company of Canada.	1511	Life Insurance.....	" "	" 30
A 67	National Provincial Plate Glass and General Insurance Company Limited.....	4484	Life Insurance	" "	" 30
A 84	National Surety Company.....	4388	Fire Insurance	" "	" 30
A 89	National Union Fire Insurance Company, of Pittsburgh, Pennsylvania.....	4536	Life Insurance	" "	" 30
		4476	Life Insurance.....	" "	" 30
		4505	Fire and Tornado Insurance.....	" "	" 30
		4531	Life Insurance.....	" "	" 30
		4470	Plate Glass Insurance	" "	" 30
		4486	Guarantee Insurance	" "	" 30
		4468	Fire Insurance.....	" "	" 30

INDEX A: Dominion Licensees, standing registered at the 30th September, 1912.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1912.	Registry ends 1913.
A 18	New York Life Insurance Company.....	4519	Life Insurance	May 1	April 30
A 51	New York Plate Glass Insurance Company....	4438	Plate Glass Insurance	" ..	" 30
—	Niagara Fire Insurance Company.....	4667	Fire and Tornado Insurance	Sept. 14	" 30
A 15	North American Life Assurance Company....	4513	Life Insurance	May 1	" 30
A 36	North British and Mercantile Insurance Company	4409	Fire and Life Insurance.....	" ..	" 30
A 60	North Empire Fire Insurance Company	4465	Fire Insurance	" ..	" 30
A 94	North West Fire Insurance Company.....	4504	Fire Insurance.....	" ..	" 30
A 8	Northern Assurance Company, Limited	4394	Fire Insurance	" ..	" 30
A 45	Northern Life Assurance Company of Canada	4396	Life Insurance	" ..	" 30
A 54	Norwich Union Life Insurance Society.....	4499	Life Insurance (as a discontinuing Company).....	" ..	" 30
A 37	Norwich Union Fire Insurance Society, Limited	4434	Fire, Accident, Sickness and Plate Glass Insurance.....	" ..	" 30
A 71	Nova Scotia Fire Insurance Company	4437	Fire Insurance	" ..	" 30
A 85	Occidental Fire Insurance Company.....	4563	Fire Insurance	" ..	" 30
A 25	Ocean Accident and Guarantee Corporation (Limited)	4430	Accident, Sickness, Guarantee and Plate Glass Insurance.....	" ..	" 30
A 68	Ontario Fire Insurance Company.....	4544	Fire Insurance.....	" ..	" 30
A 96	Ottawa Assurance Company.....	4547	Fire Insurance.....	" 10	" 30
A 74	Pacific Coast Fire Insurance Company.....	4532	Fire Insurance	" 1	" 30
A 97	Palatine Insurance Company, Limited	4567	Fire Insurance	" 23	" 30
A 10	Phoenix Assurance Company, Limited, of London	4448	Fire and Life Insurance	" 1	" 30
A 38	Phoenix Insurance Company, Hartford, Conn.	4451	Fire Insurance.....	" ..	" 30
A 75	Protective Association of Canada.....	4455	Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation.....	" ..	" 30
A 93	Providence Washington Insurance Company.	4442	Fire Insurance	" ..	" 30
A 88	Provincial Insurance Company, Limited.....	4434	Fire Insurance	" ..	" 30
A 75	Prudential Insurance Company of America...	4483	Life Insurance	" ..	" 30
A 12	Quebec Fire Assurance Company	4410	Fire Insurance	" ..	" 30
A 12	Queen Insurance Company of America.	4420	Fire, Inland Transportation and Automobile Insurance.....	" ..	" 30
A 58	Railway Passengers' Assurance Company.....	4502	Guarantee, Accident, Sickness and Plate Glass Insurance	" ..	" 30
A 108	Reliance Marine Insurance Company (Limited)	4524	Ocean Marine Insurance	" ..	" 30
A 53	Reliance Mutual Life Assurance Society.....	4495	Life Insurance (as a discontinuing Company)	" ..	" 30
A 69	Rimouski Fire Insurance Company	4472	Fire Insurance	" ..	" 30
A 111	Royal Exchange Assurance.....	4526	Ocean-Marine Insurance.....	" ..	" 30
A 98	Royal Exchange Assurance.....	4460	Fire, Accident, Sickness and Automobile Insurance, restricted to Burglary or Theft.....	" ..	" 30
A 82	Royal Guardians.....	4535	Life and Sickness Insurance.....	" ..	" 30
A 7	Royal Insurance Company, Limited.....	4401	Fire and Life Insurance.....	" ..	" 30
A 47	Scottish Amicable Life Assurance Society....	4500	Life Insurance (as a discontinuing Company).....	" ..	" 30

INDEX A: Dominion Licensees, standing registered at the 30th September, 1912.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1912.	Registry ends 1913.
A 17	Scottish Union and National Insurance Com- pany	1390	Fire Insurance.....	May 1	April 30
A 83	Scottish Widows' Fund and Life Assurance Society	4513	Investment of Society's surplus funds in the Province of Ontario.....	" ..	" 30
A 90	Security Life Insurance Company of Canada.	1482	Life Insurance.....	" ..	" 30
A 72	Sovereign Fire Assurance Company of Canada	1453	Fire Insurance	" ..	" 30
A 57	Sovereign Life Assurance Company of Canada	1505	Life Insurance	" ..	" 30
A 74	Springfield Fire and Marine Insurance Com- pany.....	4413	Fire and Tornado Insurance	" ..	" 30
A 71	St. Paul Fire and Marine Insurance Com- pany	4520	Fire, Inland Transportation, Tornado and Automobile Insurance	" ..	" 30
		4521	Ocean Marine Insurance	" ..	" 30
		4522	Inland Marine Insurance.....	" ..	" 30
A 5	Standard Life Assurance Company, Scotland .	1449	Life Insurance.....	" ..	" 30
A 107	Standard Marine Insurance Company, Limited	4525	Ocean Marine Insurance.....	" ..	" 30
A 41	Star Assurance Society.....	4414	Life Insurance (as a discontinuing Company)	" ..	" 30
A 59	State Life Insurance Company.....	4433	Life Insurance.....	" ..	" 30
A 56	Sterling Accident and Guarantee Company of Canada.....	4530	Accident and Sickness Insurance	" ..	" 30
A 50	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.	4512	Life and Sickness Insurance	" ..	" 30
A 33	Sun Insurance Office, London, England . . .	1429	Fire Insurance.....	" ..	" 30
A 22	Sun Life Assurance Company of Canada.....	4539	Life Insurance.....	" ..	" 30
A 47	Supreme Court of the Independent Order of Foresters	1457	Life, Disability and Sickness Insurance on the Assessment Plan	" ..	" 30
A 104	Thames and Mersey Marine Insurance (Com- pany Limited).....	4552	Ocean Marine Insurance.....	" ..	" 30
		4553	Inland Marine Insurance.....	" ..	" 30
A 81	Title and Trust Company.....	4512	Title Insurance as defined in the Com- pany's Act of Incorporation.....	" ..	" 30
A 96	Travelers' Indemnity Company.....	4550	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance..	May 14	" 30
A 79	Travelers' Indemnity Company of Canada....	4477	Accident, Sickness, Steam Boiler, Auto- mobile and Plate Glass Insurance....	May 1	" 30
A 21	Travelers' Insurance Company of Hartford, Conn	4451	Life and Accident Insurance	" ..	" 30
A 82	Travellers' Life Assurance Company of Canada	4515	Life Insurance	" ..	" 30
A 83	Underwriters at American Lloyds.....	4473	Fire Insurance	" ..	" 30
A 91	Union Assurance Society, Limited.....	4392	Fire Insurance	" ..	" 30
A 20	Union Mutual Life Insurance Company of Maine.....	4441	Life Insurance.....	" ..	" 30
A 99	Union Marine Insurance Company (Limited)..	4490	Ocean Marine Insurance	" ..	" 30
A 59	Union Life Assurance Company of Toronto .	4564	Life Insurance.....	" ..	" 30
A 60	United States Fidelity and Guaranty Com- pany	4507	Guarantee, Accident, Sickness, Burg- lary, Plate Glass and Steam Boiler Insurance.....	" ..	" 30
A 20	United States Life Insurance Company of the City of New York.....	4400	Life Insurance.....	" ..	" 30
A 97	Westchester Fire Insurance Company.....	4664	Fire Insurance	July 22	" 30
A 8	Western Assurance Company, Toronto	4487	Fire and Inland Transportation	May 1	" 30
		4489	Ocean Marine Insurance.....	" ..	" 30
		4488	Inland Marine Insurance.....	" ..	" 30
A 65	Yorkshire Insurance Company, Limited	1556	Fire, Live Stock, Accident, Sickness and Plate Glass Insurance.....	" ..	" 30

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 174	Algoma Mutual	Mutual	Thomas H. Elliott...	Sault Ste. M'ie
B 128	Amherst Island	Mutual	F. P. Instant.....	Stella.
B 215	Ayr Farmers'	Mutual	Joseph Wrigley	Ayr.
B 277	Bay of Quinte Agricultural	Mutual	P. C. Macnee	Picton.
B 273	Bertie and Willoughby Farmers'	Mutual	A. H. Kilman	Ridgeway.
B 205	Blanshard	Mutual	John H. Jameson	Rannoch.
B 252	Blenheim North.....	Mutual	W. G. Henderson	Bright.
B 181	Brant County Farmers'.....	Mutual	John H. Campbell	Brantford.
B 16	British Crown	Stock	*A. C. Stephenson....	Toronto.
B	**British Dominions.....	Stock.....	*A. Tucker.....	Toronto.
B 184	Canadian Millers'	Mutual	Seneca Jones.....	Hamilton.
B 140	Caradoc Farmers'	Mutual	Wm. E. Sawyer	Mt. Brydges.
B 177	Clinton Township	Mutual	G. W. Tinlin	Beausville.
B 338	Columbia	Stock	*George McMurrich..	Toronto.
B 19	Crown Fire	Stock	J. C. Wilgar.....	Toronto.
B 280	Culross.....	Mutual	D. McIntosh.....	Teeswater.
B 198	Dereham and West Oxford	Mutual	T.R. Mayberry, M.P.P	Ingersoll.
B 275	Dorchester, North and South ...	Mutual	D. D. York	Harrietsville.
B 217	Downie.....	Mutual	P. Smith	Stratford.
B 168	Dufferin Farmers'.....	Mutual	James Brown	Melancthon.
B 212	Dumfries N. and Waterloo S....	Mutual	William Fleming	Galt.
B 306	Dunwich Farmers'.....	Mutual	W. A. Galbraith	Dutton.
B 232	Easthope South Farmers'.....	Mutual	W. S. Russell	Tavistock.
B 46	Economical	Cash-Mutual	W. H. Schmalz	Berlin.
B 137	Ekfrid	Mutual	A. P. McDougald	Melbourne
B 255	Elma Farmers'	Mutual	J. R. Hammond.....	Atwood.
B 190	Eramosa	Mutual	Robert Scott	Eramosa.
B 219	Erie Farmers'	Mutual	Edwin Hoover	Selkirk.
B 3	Equity Life	Stock.....	Geo. M. Begg.....	Toronto.
B 282	Farmers' Central.....	Mutual	J. J. Schumacher	Walkerton.
B 295	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 73	Fire Insurance Exchange	Mutual and Stock {	Joseph Walmsley .. }	Toronto.
B 261	Formosa	Mutual	J. D. Chipman..... }	Formosa.
B 270	Germania Farmers'	Mutual	B. Beingessner.....	Formosa.
B 293	Glenarry Farmers'	Mutual	R. H. Fortune.....	Ayton.
B 49	Gore District	Mutual	V. G. Chisholm.....	Lochiel.
B 230	Grand River	Cash-Mutual	J. N. MacKendrick ..	Galt.
B 267	Grenville Patron.....	Mutual	Isaac Hauson	Blackheath.
B 125	Grey and Bruce	Mutual	S. C. McLean, M.D....	Spencerville.
B 157	Guelph Township	Mutual	H. H. Miller	Hanover.
B 165	Halton Union Farmers'	Mutual	Major Geo. B. Hood..	Guelph.
B 66	†Hamilton Fire	Mutual and Stock.	Colin Cameron	Rockwood.
B 264	Hamilton Township	Mutual	Russell T. Kelley	Hamilton.
B 78	Hand-in-Hand.....	Mutual and Stock {	Thomas Hoskin	The Gully.
B 196	Hay Township	Mutual	Joseph Walmsley .. }	Toronto.
B 120	Hopewell Creek	Mutual	J. D. Chipman..... }	Toronto.
B 285	Howick Farmers'	Mutual	Henry Eilber, M.P.P.	Crediton.
B 131	Howard Farmers'	Mutual	Anton Frank.....	New Germany
B 322	Huron Weather.....	Mutual	W. S. Mc Kercher....	Wroxeter.
B 23	Imperial.....	Stock	E. D. Mitton.....	Ridgetown.
B 83	Independent	Mutual and Stock..	A. G. Smillie	Hensall.
			A. T. Platt.....	Toronto.
			W. Greenwood Brown	Toronto.

*Chief Agent.

**The British Dominions General Assurance Company, Limited, was, on the 29th March, 1912, licensed to transact fire insurance in the Province of Ontario. Deposit, \$50,380.83.

†Formerly City of Hamilton Fire Insurance Company, Cash-Mutual and Stock.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Continued.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 222	Kent and Essex.....	Mutual	T. C. Renwiek.....	Romney.
B 151	Lambton Farmers'.....	Mutual	W. G. Willoughby ...	Watford.
B 291	Lanark	Mutual	W. G. Cameron.....	Perth.
B 288	Lennox and Addington	Mutual	Manly Jones	Napanee.
B 148	Lobo Township.....	Mutual	J. Marsh.....	Coldstream.
B 303	London Township Farmers'....	Mutual	Edward Dann	London.
B 234	McGillivray	Mutual	W. T. Amos.....	Lienry.
B 237	McKillop	Mutual	Thomas E. Hays.....	Seaforth.
B 300	Maple Leaf.....	Mutual	William Purves.....	Columbus.
B 26	Merchants'	Stock.....	J. H. C. Durham.....	Toronto.
B 87	Metropolitan.....	Mutual and Stock.	W. Greenwood Brown	Toronto.
B 93	Millers' and Manufacturers'....	Mutual and Stock {	Joseph Walmsley.. }	Toronto.
B 98	Monarch.....	Mutual and stock.	B. N. Campbell.....	London.
B 162	Nichol	Mutual	James Beattie.....	Fergus.
B 193	Nissouri.....	Mutual	E. J. Pearson.....	Kintore.
B 258	Norfolk.....	Mutual	A. A. Winter.....	Simcoe.
B 228	North Kent.....	Mutual	George A. Fraser.....	Thamesville.
B 146	Oneida Farmers'	Mutual	F. R. Martindale ...	York.
B 325	Ontario Farmers' Weather.....	Mutual	M. G. Varcoe.....	Grand Valley
B 200	Otter.....	Mutual	H. Van Valkenburg..	Norwich.
B 203	Oxford Farmers'	Mutual	James Munro.....	Embro.
B 159	Peel and Maryborough	Mutual	Jas. McEwing.....	Drayton.
B 209	Peel County Farmers'	Mutual	J. J. Stewart.....	Brampton.
B 53	Perth	Cash-Mutual.....	Charles Packert....	Stratford.
B 6	Policyholders' Mutual Life... {	Mutual and Aux- iliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston ...	Toronto.
B 298	Prescott Farmers'.....	Mutual	B. G. Parisien.....	Alfred.
B 187	Puslinch	Mutual	John Blake	Aberfoyle.
B 34	Queen City.....	Joint Stock.....	Joseph Walmsley ...	Toronto.
B 179	Saltfleet and Binbrook.....	Mutual	J. F. Felker	Stoney Creek
B 225	Southwold Farmers'.....	Mutual	John H. Sells.....	Shedden.
B 171	Sydenham	Mutual	James Cochrane.....	Owen Sound.
B 122	Townsend Farmers'.....	Mutual	James Ross.....	Waterford.
B 38	Traders' Fire.....	Mutual		
B 240	Usborne and Hibbert.....	Mutual	William A. Turnbull.	Farquhar.
B 154	Walpole Farmers'.....	Mutual	George L. Miller.....	Jarvis.
B 57	Waterloo	Cash-Mutual.....	Frank Haight.....	Waterloo.
B 246	Waterloo, North, Farmers'.....	Mutual	Josiah Stauffer.....	Waterloo.
B 249	Wawanosh, West.....	Mutual	Thomas G. Allan.....	Dungannon.
B 105	Wellington.....	Mutual and Stock.	John Davidson.....	Guelph.
B 328	Wellington, Weather.....	Mutual	James McEwing.....	Drayton.
B 330	Western Farmers' Weather....	Mutual	E. L. Sutherland...	Woodstock.
B 143	Westminster Township.....	Mutual	A. Elliott	Pond Mills
B 243	Williams, East.....	Mutual	George Cowie.....	Springbank.
B 134	Yarmouth.....	Mutual	W. H. Elliott.....	New Sarum.
B 109	York	Mutual and Stock.	James G. Wilgar ...	Toronto.

INDEX C.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 30th September, 1912.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	Registry No.	For what insurance contracts registered.	Term of Registry.	
							Begins 1912.	Ends 1913.
C 88	Army and Navy Veterans, Toronto.....	1888	Toronto	Wm. S. Sawyer.....	1822	Insurance against sickness and death	July 1	June 30
C 90	Army and Navy Veterans, Hamilton.....	1889	Hamilton.....	John Gardner.....	1859	Sick and funeral benefits	"	"
C 123	B. Greening Wire Co., Limited, Employees' Benefit Society.....	1910	Hamilton.....	K. Knudsen.....	1819	Sick and funeral benefits	"	"
C 117	Bain Wagon Co., Employees' Mutual Benefit Association.....	1900	Woodstock.....	B. C. Parker.....	1763	Sick and funeral benefits	"	"
C 82	Bank of British North America, W. & O Fund.....	1891	Montreal.....	Ernest Stonham..	1787	Insurance against death	"	"
C 92	Bartenders' Benevolent Association.....	1900	Toronto.....	H. Tindale.....	1791	Sick and funeral benefits.....	"	"
C 250	Bnai Zion Benefit Association.....	1911	Toronto.....	J. Kohnstamm.....	1804	Sick and funeral benefits.....	"	"
C 163	Brown Bros., Limited, Employees' Benefit Society.....	1903	Toronto.....	Ralph Smith.....	1766	Sick and funeral benefits.....	"	"
C 252	Burrow, Stewart and Milne Benefit Society	1911	Hamilton.....	Geo. H. Stevenson.	1856	Sick and funeral benefits.....	"	"
C 175	Canada Foundry Co. Employees' Mutual Benefit Society.....	1890	West Toronto..	F. G. Thompson..	1801	Sick and funeral benefits.....	"	"
C 173	Canada Furniture Manufacturers (Limited) Employees' Benefit Society.....	1895	Woodstock.....	Thomas Milburn .	1841	Sick and funeral benefits.....	"	"
C 6	Chosen Friends, Canadian Order of	1882	Hamilton.....	W. F. Montague..	1811	Insurance against sickness and disability or death	"	"
C 260	Canadian Order of Rechabites	1912	Toronto.....	James Fleming....	1866	Sick and Funeral Benefits.....	July 15	"
C 139	Civil Service Mutual Benefit Society.....	1872	Ottawa.....	W. J. Lynch.....	1780	Insurance against sickness and death	July 1	"
C 147	Cigarmakers' Union No. 27, Toronto.....	1869	Toronto.....	J. Pamphilon....	1846	Sick, funeral and out of work benefits	"	"
C 159	Cigarmakers' Union No. 55, Hamilton.....	1869	Hamilton.....	Fred Hough.....	1860	Sick, funeral and out of work benefits	"	"
C 171	Cigarmakers' Union No. 59, Brantford.....	1886	Brantford.....	F. Mather.....	1865	Sick, funeral and out of work benefits	"	"
C 104	Cobban Manufacturing Co.'s Employees Mutual Benefit Society.....	1888	Toronto.....	Henry Mead.....	1867	Sick and funeral benefits	"	"
C 102	Cockshutt Ploy Co. Relief Association.....	1899	Brantford.....	Charles E. House.	1796	Sick and funeral benefits	"	"
C 55	Commercial Travellers' Association of Canada.....	1874	Toronto.....	James Sargant....	1776	Insurance against accident and death	"	"

C 57	Commercial Travellers' Mutual Benefit Society of Western Ontario	1885	London	William J. Taylor	1812 Insurance against death	"
C 237	Cummer-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	Stanley H. Smith	1779 Sick and funeral benefits	"
C 197	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross	1855 Sick and funeral benefits	"
C 96	Dominion Expressman's Sick Benefit Association	1889	Toronto	W. M. Carruthers	1777 Insurance against sickness and death	"
C 258	Employees' Protective League of the Seaman Kent Company, Limited	1912	Meaford	George Overholt	1784 Sick and funeral benefits	"
	Evening Telegram Employees' Benefit Soc.	1912	Toronto	Chas. P. Cashman	1912 Sick and funeral benefits	Sept. 25 June 30
C 109	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie	1789 Insurance against sickness and death	July 1
C 248	First Italian Society of Hamilton	1911	Hamilton	Vin. di Girolamo	1875 Sick and funeral benefits	"
C 210	First Roumanian Haavis Achim Society	1907	Toronto	Samuel Factor	1771 Sick and funeral benefits	"
C 17	Foresters, Canadian Order of	1879	Brautford	Alf P. VanSomeren	1794 Insurance against sickness and death	"
C 48	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	1799 Insurance against sickness and death	"
C 153	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	Peter C. Werthner	1832 Sick and funeral benefits	"
C 127	Globe Printing Co.'s Employees' Benefit Society	1885	Toronto	T. Jeffery	1837 Sick and funeral benefits	"
C 165	Grand Order of Israel Benefit Society	1908	Hamilton	S. Glass	1872 Sick and funeral benefits	"
C 179	Gutta Percha and Rubber Manufg Co.'s Employees Sick Benefit Society	1900	Toronto	W. Leamon	1773 Sick and funeral benefits	"
C 243	Hamilton Firemen's Benefit Fund	1910	Hamilton	Robert Aitchison	1781 Insurance against sickness and death; also life-time benefits	"
C 181	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	Alex. Anderson	1823 Sick and funeral benefits	"
C 78	Hamilton Police Benefit Fund	1891	Hamilton	Thos. J. Steward	1808 Insurance against death, also life-time benefits	"
C 125	Hamilton Rolling Mills' Benefit Society	1905	Hamilton	A. W. Deans	1854 Sick and funeral benefits	"
C 141	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	Peter F. Monte	1827 Sick and funeral benefits	"
C 151	Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	T. H. Kirk	1786 Sick and funeral benefits	"
C 228	Hibernians, Ancient Order of	1888	Ottawa	Alvan J. Tobin	1826 Insurance against sickness and death	"
C 10	Home Circles, Canadian Order	1884	Toronto	J. M. Foster	1797 Insurance against sickness and death also life-time benefits, including endowments	"
C 258	Imperial Varnish and Color Sick Benefit Soc.	1911	Toronto	Geo. B. Chapman	1876 Sick benefits	"
C 161	Irish Catholic Benevolent Union	1883	Toronto	John H. Swallowell	1853 Insurance against sickness and death	"

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	Registry No.	For what insurance contracts registered.	Term of registry.	
							Begins 1912.	Ends 1913.
C 155	Italian Benevolent Society.....	1888	Toronto.....	F. W. Ungaro.....	1809	Insurance against sickness and death	July 1	June 30
C 191	Italian Workmen's Association of Ontario.....	1901	Toronto.....	John Colombo.....	1873	Sick and funeral benefits.....	"	"
C 100	Karn & Co.'s Employees' Mutual Benefit Association.....	1900	Woodstock.....	John Page.....	1857	Sick and funeral benefits.....	"	"
C 259	Kingston Shipbuilding Company's Employees' Benefit Society.....	1912	Kingston.....	John Jamieson.....	1871	Sick and funeral benefits.....	"	"
C 40	Knights of the Maccabees.....	1883	Detroit.....	L. E. Sisler.....	1807	Insurance against sickness and death	"	"
C 51	Knights of Pythias, Supreme Lodge.....	1864	Toronto.....	Alex. Coulter.....	1820	Insurance against sickness and death	"	"
C 216	Knights of St. John, Ontario Grand Commandery of the.....	1893	Toronto.....	E. Millward.....	1851	Insurance against sickness and death	"	"
C 245	Knights of Malta, Chapter General of Canada.....	1909	Toronto.....	H. G. Churlett.....	1834	Insurance against sickness and death	"	"
C 193	La Congregazione della Immacolata Concezione di Maria Santissima.....	1904	Toronto.....	Rocco Gianvecchio.....	1861	Sick and funeral benefits.....	"	"
C 149	Ladies' Orange Benevolent Association.....	1895	Toronto.....	Miss Kate Cubbon.....	1798	Sick and funeral benefits.....	"	"
C 80	London Police Benefit Fund Association.....	1877	London.....	James C. Kelly.....	1795	Insurance against death, also life-time benefits.....	"	"
C 241	London Sick and Accident Benefit Association.....	1911	London.....	C. A. Thompson.....	1836	Sick Benefits.....	"	"
C 256	Loyal Orange Young Briton Lodge No. 33.....	1895	Ottawa.....	W. J. Kissick.....	1874	Sick and funeral benefits.....	"	"
C 106	Loyal True Blue Association.....	1889	Port Perry.....	Nicholas Ingram.....	1838	Insurance against sickness and death	"	"
C 113	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1893	Toronto.....	Thos. Carruthers.....	1800	Sick and funeral benefits.....	"	"
C 115	Massey-Harris, Brantford, Relief Association.....	1885	Brantford.....	Percy Gregory.....	1842	Sick and funeral benefits.....	"	"
C 86	Methodist Book and Publishing House Employees' Benefit Society.....	1895	Toronto.....	A. J. Saunders.....	1778	Sick and funeral benefits.....	"	"
C 226	Mozirer Sick Benefit Society.....	1906	Toronto.....	Morris Lifshitz.....	1817	Sick and funeral benefits.....	"	"
C 200	Mutual Masonic Compact.....	1871	St. Catharines.....	Levi Yale.....	1830	Insurance against death.....	"	"

C 129	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	C. W. Long	1775 Sick and funeral benefits	..
C 222	Nova Radmosk Relief Society	1909	Toronto	L. Schemnitz	1868 Sick and funeral benefits	..
C 21	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	1816 Insurance against sickness and death	..
C 67	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	1769 Insurance against sickness and death	..
C 169	Oddfellows, Independent Order of, M. U.	1887	Toronto	W. C. Schumek	1835 Insurance against sickness and death	..
C 14	Oddfellows' Relief Association	1874	Kingston	R. Meek	1764 Insurance against disability or death	..
C 235	Office Specialty Manufacturing Co., Limited, Employees' Benefit Society	1910	Newmarket	A. A. Smith	1814 Sick and funeral benefits	..
C 230	Ontario Commercial Travellers Association	1880	London	Alfred Robinson	1813 Mortuary benefits	..
C 74	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	1839 Sick and funeral benefits	..
C 202	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	1772 Insurance against sickness and death	..
C 33	Orange Grand Lodge of B. A.	1890	Toronto	J. S. Leighton	1824 Insurance against sickness and death	..
C 177	Ottawa Typographical Union No. 102	1867	Ottawa	A. E. Sheppard	1806 Sick and funeral benefits	..
C 119	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	1844 Insurance against sickness and death	..
C 143	Polson Iron Works Benefit Association	1904	Toronto	G. L. Kingdon	1821 Sick and funeral benefits	..
C 111	Postal Benefit Association, Toronto	1891	Toronto	John J. O'Connor	1768 Insurance against death	..
C 145	Pride of Israel Sick Benefit Society	1905	Toronto	Joseph Steiner	1858 Sick and funeral benefits	..
C 36	Royal Arcanum, Supreme Council	1877	Boston	Alfred T. Turner	1783 Insurance against sickness and death	..
C 44	Royal Templars of Temperance	1884	Hamilton	C. V. Emory, M.D.	1843 Insurance against sickness and death	..
C 239	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	Lukos Dutehak	1870 Sick and funeral benefits	..
C 254	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	S. Beech	1829 Sick and funeral benefits	..
C 220	Società Amichevole di Figli D'Italia d'Ottawa	1909	Ottawa	Vicenzo Maeri	1793 Sick and funeral benefits	..
C 60	Société des Artisans Canadiens Français	1876	Montreal	Henry Roy	1782 Insurance against sickness and death	..
C 25	Sons of England Benefit Society	1877	Toronto	John W. Carter	1774 Insurance against sickness and death	..
C 74	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	1805 Insurance against sickness and death	..
C 29	Sons of Scotland Benevolent Association	1876	Toronto	D. M. Robertson	1839 Insurance against sickness and death	..
C 218	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	J. M. Walton	1818 Sick and funeral benefits	..
C 212	Sons of Poland Friendly Society	1907	West Toronto	Anthly Wadowsky	1828 Sick and funeral benefits	..
C 224	St. Albert Friendly Society	1909	Renfrew	Frank Stabinsky	1847 Sick and funeral benefits	..
C 131	St. Boniface Benefit Society	1892	Berlin	Jacob J. Gies	1831 Sick and funeral benefits	..
C 167	St. Jean Baptiste, Ottawa	1888	Ottawa	J. N. Rattley	1850 Insurance against sickness and death	..
C 137	St. Joseph Aid Society of Formosa	1887	Formosa	Matth. Weller	1788 Sick and funeral benefits	..
C 214	St. Joseph Lithuanian Benefit Society	1908	Toronto	J. Wasilawskas	1840 Sick and funeral benefits	..
G 133	St. Joseph's Mutual Benefit Society of Toronto	1889	Toronto	P. Gravel	1767 Sick and funeral benefits	..

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—Concluded.

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	Registry No.	For what insurance contracts registered.	Term of registry.	
							Begins 1912.	Ends 1913.
C 64	St. Joseph Union of Canada	1863	Ottawa	Charles Leclerc ..	1792	Insurance against sickness and death	July 1	June 30
C 208	St. Luke Benefit Society of Amherstburg ..	1894	Amherstburg ..	L. Bertrand	1864	Sick and funeral benefits	"	"
C 183	Theatrical Mechanical Association	1886	Toronto	W. E. Meredith ..	1825	Insurance against sickness and death	"	"
C 195	Thos as Brothers' Relief and Sick Benefit society	1905	St. Thomas	A. J. Voegel	1770	Sick and funeral benefits	"	"
C 157	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan ..	1852	Insurance against sickness and death, also lifetime benefits	"	"
C 185	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	1863	Sick and funeral benefits	"	"
C 259	Toronto Independent Benevolent Asso- ciation	1911	Toronto	Max Reiser	1877	Sick and funeral benefits	"	"
C 202	Toronto Musical Protective Association ..	1887	Toronto	Jos. Ball	1785	Sick and funeral benefits	"	"
C 76	Toronto Police Benefit Fund	1882	Toronto	Fred. W. Tucker ..	1810	Insurance against death, also life- time benefits	"	"
C 206	Toronto Civic Employees' Benevolent Ass'n	1888	Toronto	S. Deans	1862	Insurance against sickness and death	"	"
C 94	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	W. D. Robbins	1790	Sick and funeral benefits	"	"
C 84	Toronto Typographical Union No. 91	1844	Toronto	Samuel Hadden ..	1863	Sick and funeral benefits	"	"
C 187	United Daughters of Chatham	1855	Chatham	Mrs. C. F. Robinson	1833	Sick and funeral benefits	"	"
C 3	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	1843	Insurance against sickness and death	"	"
C 135	Verity Plow Company Relief Association ..	1899	Brantford	Charles Carter	1848	Sick and funeral benefits	"	"
C 189	Victoria Lodge of Good Samaritans and Daughters of Samaria	1862	Hamilton	Miss A. Gwyder ..	1869	Sick and funeral benefits	"	"
C 121	Vittorio Emmanuele III. Society	1902	Toronto	S. Roncone	1765	Sick and funeral benefits	"	"
C 98	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	1812	Sick and funeral benefits	"	"
C 233	Workmen's Circle of Toronto	1910	Toronto	Samuel Shapiro ..	1878	Sick and Funeral Benefits	"	"
C 260	Young Men's Hebrew Associa tion	1912	Toronto	Harry Jacob	1815	Sick and Funeral Benefits	June 3	"

