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*Ontario, Legislative Assembly*

# SESSIONAL PAPERS

VOL. XLVIII.—PART IV.

SECOND SESSION

OF THE

## FOURTEENTH LEGISLATURE

OF THE

## PROVINCE OF ONTARIO

SESSION. 1916

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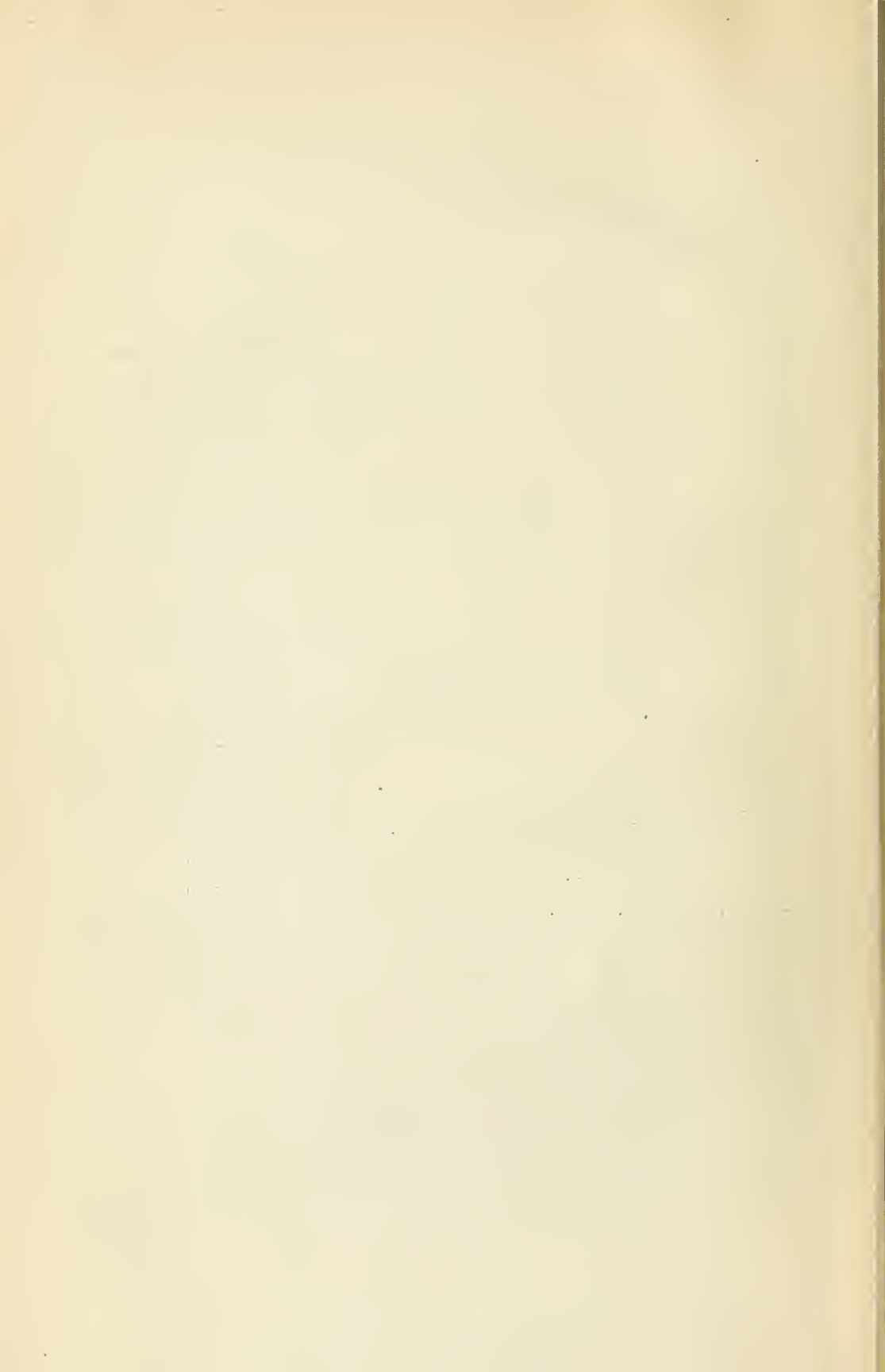
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- No. 57 Return to an Address, of the 5th March, 1915, to His Honour the Lieutenant-Governor praying that he will cause to be laid before this House a Return of: 1. Copies of all petitions or requests or communications received by the Government from Trades and Labour Councils, Municipal Authorities, Social and Philanthropic organizations, or other societies, organizations or individuals, in reference to the conditions of Unemployment in the Province, and in reference to governmental action to relieve conditions of unemployment. 2. All communications passing between the Government of Canada and the Government of Ontario, or any officer or official of the Governments respectively, in reference to conditions of unemployment, and as to governmental action in reference thereto. 3. A statement showing what action has been taken by the Government to relieve conditions of unemployment in the Province. 4. Copy of the Orders-in-Council appointing the Commission to investigate the conditions of Unemployment, and defining the scope of the work of the Commission. *Mr. Rowell.* Presented to the Legislature, March 1st, 1916. *Not printed.*
- No. 58 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. All correspondence between the Government or any officer or official thereof and all Councils of Women and all other persons, societies or associations, in reference to the establishment of Houses of Refuge in municipalities and in regard to legislation for the purpose of requiring municipalities to establish Houses of Refuge for the care of feeble-minded and unfortunate persons. 2. All correspondence or communications between the Government or any officer or official thereof and the Councils of municipalities or any officer or official thereof.



with reference to the compulsory establishment by municipalities of Houses of Refuge for feeble-minded and unfortunate persons. Mr. *Hurdman*. Presented to the Legislature, March 1st, 1916. *Not printed.*

- No. 59 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. A copy of all the proceedings in the Police Court in the City of Toronto in the charge made against Herbert Capewell for demanding commission on certain Government Military contracts for the supply of boots for the Canadian Expeditionary Force, including therein the evidence and the Police Magistrate's judgment and commitment. 2. A copy of the record of the proceedings on the trial of the said Herbert Capewell before His Honour Judge Coatsworth in the County Judge's Criminal Court of the County of York, including the evidence, statements of Counsel and statement of acquittal. Mr. *Atkinson*. Presented to the Legislature, March 1st, 1916. *Not printed.*
- No. 60 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. What Fishermen received fishing licenses in Manitoulin Island for the fishing season, 1914, and upon what dates were these licenses granted respectively. 2. What Fishermen received fishing licenses for the year 1915, and upon what dates were these licenses granted respectively. Mr. *Parliament*. Presented to the Legislature, March 1st, 1916. *Not printed.*
- No. 61 Copies of Orders-in-Council and Regulations made under the authority of the Department of Education. Presented to the Legislature, March 2nd, 1916. *Printed for distribution.*
- No. 62 Report of the Monteith Demonstration Farm, 1915. Presented to the Legislature, April 14th, 1916. *Printed.*
- No. 63 Report of the Northern Development Branch of the Department of Lands, Forests and Mines for the year 1915. Presented to the Legislature, March 13th, 1916. *Printed.*
- No. 64 Copies of Orders-in-Council under Subsection 6 of Section 78, Chapter 62, R.S.O., 1914, relating to Surrogate Courts. Presented to the Legislature, March 7th, 1916. *Not printed.*
- No. 65 Return to an Order of the House of the 25th March, 1915, for a Return showing: 1. How many Dining or Buffet Cars have the T. & N. O. Railway purchased, and what was the date of purchase, and the price paid for the said cars respectively. 2. How many of such cars are in actual use upon the railway. Mr. *Ferguson (Kent)*. Presented to the Legislature, March 7th, 1916. *Not printed.*

- No. 66 Return to an Order of the House of the 25th March, 1915, for a Return showing: 1. With what Fire Insurance Companies did the T. & N. O. Railway place its Fire Insurance for the fiscal year ending 31st October, 1914, and through what agents was the Insurance placed. 2. With what Fire Insurance Companies has the T. & N. O. Railway Company placed its Fire Insurance for the current year, and through what agents has the Insurance been placed. Mr. *Davidson*. Presented to the Legislature, March 7th, 1916. *Not printed*.
- No. 67 Return to an Order of the House, of the 1st April, 1915, for a Return showing: 1. If any requests have been made by the Lieutenant-Governor in Council to the Hydro-Electric Power Commission under section 3 of the Hydro-Electric Railway Act, 1914, to inquire into and report upon the proposed electric railways in Ontario. 2. If requests have been made, what are the dates upon which such requests were made and with respect to what railways or territories were such requests made. 3. What reports, if any, have been received by the Lieutenant-Governor in Council on the proposed Hydro-Electric Railways in Ontario. 4. Has the Lieutenant-Governor in Council approved the construction of any such railways; if so, which ones. Mr. *Richardson*. Presented to the Legislature, March 7th, 1916. *Not printed*.
- No. 68 Return to an Order of the House of the 13th March, 1916, for a Return showing: 1. Copies of all correspondence between the Government of the Province of Ontario, or any officer or official thereof, and the Government of the Dominion of Canada, or any officer or official thereof, with reference to the care of or provision for returned soldiers, and particularly assisting returned soldiers to secure employment. 2. Copies of all resolutions passed at a conference between representatives of the Government of Canada and of the Provinces, in reference to the care of and provision for returned soldiers. 3. Copy of the document setting out the understanding arrived at between the Government of Canada and the Governments of the different Provinces in reference to the care of the said soldiers. Mr. *Rowell*. Presented to the House March 15th, 1916. *Not printed*.
- No. 69 Return to an Order of the House of the 13th March, 1916, for a Return showing: 1. The names and addresses respectively of the persons who attended the short course of Instructions for Judges at Fall Fairs given at the Ontario Agricultural College at Guelph in June, 1915. 2. The names and addresses respectively of the persons who attended the Course of Instruction for Judges at Fall Fairs at the Experimental Farm, Ottawa, in 1915. 3. The names and addresses of the persons who were appointed by the Government as Judges at Fall Fairs in 1915, and what departments or classes did each judge respectively. Mr. *Ham*. Presented to the Legislature, March 17th, 1916. *Not printed*.

- No. 70 Return to an Order of the House of the 6th March, 1916, for a Return showing how much of the sum received by the Government on account of the War Tax, 1915, has been expended and for what purposes has the money been expended and the amount of the expenditure for such purposes respectively. Mr. *Bowman*. Presented to the Legislature, March 20th, 1916. *Not printed.*
- No. 71 Return to an Order of the House of the 24th March, 1915, for a Return showing: 1. What is the total number of employers of labour coming under Schedule 1 of The Workmen's Compensation Act, as reported to the Workmen's Compensation Board. 2. What is the total number of employees so reported. 3. What is the total amount of the assessment for the year 1915 for such employers. 4. How much has been received to date in respect of such assessment. 5. How much is on deposit to the credit of this fund to date. 6. Where and to whose credit are the moneys on deposit. Mr. *Hurdman*. Presented to the Legislature, March 21st, 1916. *Not printed.*
- No. 72 Return to an Order of the House of the 25th March, 1915, for a Return showing: 1. If the Workmen's Compensation Board levied its assessment upon employers upon the basis of current cost, or the capitalized value. 2. If not on the basis of current cost, what amount or percentage has been added to the assessment over and above current cost. 3. If the Workmen's Compensation Board established a Reserve Fund under section 92 of The Workmen's Compensation Act. 4. If so, what amount or percentage has been included in the sum assessed upon employers to provide this Reserve Fund. Mr. *Elliott*. Presented to the Legislature, March 21st, 1916. *Not printed.*
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- No. 75 Return to an Order of the House of the 22nd March, 1916, for a Return showing what were the dates and amounts of the several payments made by the Province to aid Recruiting, and to whom were such payments made. Mr. *Ham*. Presented to the Legislature, March 22nd, 1916. *Not printed*.
- No. 76 Return to an Order of the House of the 22nd March, 1916, for a Return showing what were the dates and the amounts of the several payments made by the Government of Ontario in respect of the Ontario Military Hospital, and to whom were such payments respectively made. Mr. *Richardson*. Presented to the Legislature, March 22nd, 1916. *Not printed*.
- No. 77 Return to an Order of the House of the 29th March, 1915, for a Return showing: All correspondence received by the Government or any member or official thereof with reference to the appointment of present members to the Workmen's Compensation Board, or in support of the applications of the said members to be so appointed. Mr. *Carter*. Presented to the Legislature, March 28th, 1916. *Not printed*.
- No. 78 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. How many persons in the employ of the Province or the Government are now serving with the Canadian or Allies' armies. 2. What are the names of the persons so serving, and what salaries do they respectively receive from the Government. Mr. *Racine*. Presented to the Legislature. March 28th, 1916. *Not printed*.
- No. 79 Return to an Order of the House of the 24th March, 1916, for a Return giving the names of all persons employed in the Civil Service of the Province who have enlisted for overseas service with the Canadian Expeditionary Forces since the commencement of the War to date. Mr. *McCrae*. Presented to the Legislature, March 28th, 1916. *Not printed*.
- No. 80 Return to an Order of the House of the 31st March, 1916, for a Return showing: 1. All correspondence between the Government of Ontario, or any member or official thereof, and the Canada Copper Company or the International Nickel Company, or any officer or official of either of the said Companies, in reference to the tax to be paid to the Province of Ontario in respect of the profits made on the nickel mining operations carried on within the Province of Ontario by or on behalf of the said Companies, or either of them. Mr. *Carter*. Presented to the Legislature, April 4th, 1916. *Not printed*.
- No. 81 Return to an Order of the House of the 22nd March, 1915, for a Return showing: 1. Who is the Police Magistrate for the City of Windsor. 2. When was he appointed. 3. Whom did he



- succeed. 4. What salary does he receive from the City of Windsor. 5. How much from fees for convictions in County cases. 6. What amount in fees and costs in County cases has he collected from the 1st day of December, 1908, to the 1st day of January, 1915. 7. What amount for convictions in County cases has the Police Magistrate paid to the County Treasurer from the 1st December, 1908, to the 1st January, 1915. 8. What convictions has he reported to the Clerk of the Peace for Essex County from September 1st, 1914, to date. Mr. *Ducharme*. Presented to the Legislature, April 5th, 1916. *Not printed.*
- No. 82 Return to an Order of the House of the 22nd March, 1915, for a Return showing: 1. Who is the Police Magistrate for Amherstburg. 2. When was he appointed. 3. Whom did he succeed. 4. What convictions has he reported. 5. What amount of fees and fines has he collected during his term of office. 6. What disposition was made by him of these fees and fines. Mr. *Tolmie*. Presented to the Legislature, April 5th, 1916. *Not printed.*
- No. 83 Return to an Order of the House of the 3rd April, 1916, for a Return of copies of all correspondence or other papers and documents which passed between J. H. Carrique, of the City of Toronto, or any other person or persons and the Attorney-General or any official of his Department or of any Department of the Government in connection with, or arising out of, a request made by the said J. H. Carrique to have Robert M. Catts and Edward C. Hill extradited from the United States of America on a charge that they had defrauded him out of the sum of \$5,000. Mr. *Proudfoot*. Presented to the Legislature, April 6th, 1916. *Not printed.*
- No. 84 Report of the Decisions in cases arising under "The Municipal Drainage Act," together with other cases analagous thereto and The General Rules relating to practice and procedure under the said Act. Presented to the Legislature, April 7th, 1916. *Printed.*
- No. 85 Return to an Order of the House of the 24th March, 1916, for a Return showing: 1. The names of the officials connected with the Ontario Reformatory or Guelph Prison Farm, giving their positions and salaries respectively. Mr. *Marshall*. Presented to the Legislature, April 11th, 1916. *Not printed.*
- No. 86 Return to an Order of the House of the 9th March, 1916, for a Return showing: 1. What is the total capital expenditure on the Guelph Prison Farm to the close of the fiscal year. 2. If any further capital expenditures are contemplated; and showing the estimated amount thereof. 3. And how many prisoners are now confined at the Guelph Prison Farm. Mr. *Ferguson (Kent)*. Presented to the Legislature, April 11th, 1916. *Not printed.*

- No. 87 Return to an Order of the House of the 9th March, 1916, for a Return showing: 1. What is the total capital expenditure on the Whitby Asylum to the close of the fiscal year. 2. And if any further capital expenditures are contemplated; and if so, showing the estimated amount thereof. 3. And the number of inmates now confined in the Whitby Asylum. Mr. Wigle. Presented to the Legislature, April 12th, 1916. *Not printed.*
- No. 88 Statement of the distribution of the Revised and Sessional Statutes for the year 1915. Presented to the Legislature, April 13th, 1916. *Not printed.*
- No. 89 Report of the Sub-Committee on Bill (No. 53), Respecting the Ancient Order of United Workmen of the Province of Ontario. Presented to the Legislature, April 18th, 1916. *Printed by order of the House.*
- No. 90 Return to an Order of the House of the 3rd March, 1915, for a Return showing: 1. How many permanent officials and employees of all classes were engaged in the inside Civil Service on the 1st days of January, 1905 and 1915 respectively. 2. How many permanent officials and employees of all classes were engaged on the outside service on the 1st days of January, 1905 and 1915 respectively. Mr. Gillespie. Presented to the Legislature, April 19th, 1916. *Not printed.*
- No. 91 Return to an Order of the House of the 30th day of March, 1916, for a Return showing: 1. Copies of all correspondence between the Government of Ontario and any member or official and the Government of the Dominion of Canada or any member or official thereof, with reference to the Report of the Dominion Government Commission on Technical Education and as to any action to be taken upon the basis of the said report or otherwise in connection with Technical Education. Mr. Ducharme. Presented to the Legislature, April 19th, 1916. *Not printed.*
- No. 92 Return to an Order of the House of the 11th April, 1916, for a Return showing: 1. If the T. & N. O. Railway was, within the past twelve months, asked to quote rates on the shipment of 6,000 tons of fabricated steel, or some quantity of fabricated steel, from Sarnia to Regina. 2. If the T. & N. O. Railway was asked to quote rates, who were the shippers or parties requesting the rates; and what was the amount of steel involved; and what were the rates quoted. 3. If rates were quoted, how did these rates compare with the tariff rates in the tariff approved by the Board of Railway Commissioners for the quantities of steel and the haul in question. Mr. Munro. Presented to the Legislature, April 19th, 1916. *Not printed.*



- No. 93      Return to an Order of the House of the 17th day of April, 1916, for a Return showing if the Government received any statement from the Government of Great Britain, or from any other source, with reference to the use made of the flour contributed by the Province of Ontario to the Mother Country, of the value of \$780,468.70. 2. If so, how was the flour used or disposed of. Mr. *Lowe*. Presented to the Legislature, April 19th, 1916. *Not printed.*
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# DETAILED REPORT

OF THE

# Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1915

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:

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

1916

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Corner Queen and John Streets  
TORONTO

*To His Honour Sir JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-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 Superintendent of Insurance for the year ended 31st December, 1915.

Respectfully submitted,

I. B. LUCAS,  
*Attorney-General.*

TORONTO, June 29th, 1916.



PARLIAMENT BUILDINGS,  
TORONTO, June 28th, 1916.

To the Honourable I. B. LUCAS, 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 of 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.

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.

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

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,  
Superintendent of Insurance.

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## 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 1st April, 1916.

## DIVISION A

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### ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 5738.

Certificate of Registry 3268.

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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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident, Sickness and Guarantee 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 \$259,077, held by the Receiver-General of Canada.

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### CANADA LIFE ASSURANCE COMPANY.

Register No. 5578.

Certificate of Registry No. 3108.

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#### DIRECTORS AND OFFICERS.

*Directors*.—Herbert C. Cox, Toronto; Adam Brown, Hamilton; 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.; Brigadier-Gen. the Hon. Sir John M. Gibson, K.C.M.G., Hamilton; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasset, M.D., Toronto; Dr. John Hoskin, K.C., Toronto.

*Officers.*—Herbert C. Cox, President and Manager, Toronto; J. H. Plummer, Vice-President, 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, and Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, and 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, 1916, and expiring on the 31st day of March, 1917, 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 \$50,939, 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.

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#### ÆTNA LIFE INSURANCE COMPANY.

Register No. 5682.

Certificate of Registry No. 3212.

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

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

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, 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 \$4,463,025, being \$100,000 (A), and \$4,363,025 (B).

## THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 5596.

Certificate of Registry No. 3126.

## DIRECTORS AND OFFICERS.

*Directors.*—E. B. Greenshields, Montreal; H. V. Meredith, Montreal; D. Forbes Angus, Montreal; C. B. Gorden, Montreal; F. W. Molson, Montreal.

*Officers.*—D. M. McGoun, Manager for Canada, Montreal, Que.

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. 1914, c. 183; 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 £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, 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 \$5,195,482, being \$133,622 Life A, and \$5,061,860 Life B; also \$2,470,589 vested in Canadian Trustees under the Insurance Act.

## COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 5716.

Certificate of Registry No. 3246.

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. 93, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$1,066,932, being \$101,713, Life A, \$153,264 Life B, and \$811,945 Fire.

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#### CONFEDERATION LIFE ASSOCIATION.

Register No. 5584.

Certificate of Registry No. 3114.

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#### DIRECTORS AND OFFICERS.

*Directors*.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Sir E. B. Osler, M.P., Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto; Lt.-Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; W. C. Macdonald, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Peleg Howland, Toronto.

*Officers*.—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; W. C. Macdonald, Managing Director, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$85,367, accepted at the value of \$68,914, held by the Dominion Government.

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ROYAL INSURANCE COMPANY, LIMITED.

Register No. 5624.

Certificate of Registry No. 3154.

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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, 1916, and expiring on the 31st day of March, 1917, 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 \$2,120,281, being \$864,959 Life and \$1,255,322 Fire.



## WESTERN ASSURANCE COMPANY.

Register No. 5760.

Certificate of Registry No. 3290.

## DIRECTORS AND OFFICERS.

*Directors.*—E. R. Wood, Toronto; Robt. Bickerdike, M.P., Montreal; D. B. Hanna, John Aird, Z. A. Lash, K. C., LL.D.; A. Myers, Geo. A. Morrow, Lt.-Col. Frederic Nicholls, Col. Sir Henry Pellatt, C.V.O., Toronto; W. R. Brock, Toronto; John Hoskin, K.C., LL.D., Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto; Alfred Cooper, London, Eng.

*Officers.*—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Inland Transportation, Lightning, Explosion and Tornado 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 \$71,595, held by the Receiver-General of Canada.

## THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 5610.

Certificate of Registry No. 3140.

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, 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: 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, that 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 anywise 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, 1916, and expiring on the 31st day of March, 1917, 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 \$608,086, held by the Receiver-General of Canada.

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THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 5678.

Certificate of Registry No. 3208.

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*Directors.*—Thomas J. Drummond, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick Williams-Taylor, Montreal.

*Officers.*—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, William Henry Sherman, 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, and 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, 1916, and expiring on the 31st day of March, 1917, 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 \$1,248,394.

## PHENIX 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. 5709.

Certificate of Registry No. 3239.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean 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 \$1,119,238; being \$326,747 Life and \$792,491 Fire; also \$1,747,627 vested in Canadian Trustees under the Insurance Act.

## LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 5629.

Certificate of Registry No. 3159.

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 Regu-

lation 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 demand 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, 1916, and expiring on 31st March, 1917, 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 \$563,559 held by the Receiver-General.

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

Register No. 5643.

Certificate of Registry No. 3173.

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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, 1916, and expiring the 31st day of March, 1917, 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 \$2,546,315, held by the Receiver-General at Ottawa; also \$5,009,895 in hands of Canadian Trustees under the Insurance Act.



## THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 5623.

Certificate of Registry No. 3153.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Joseph Quinn, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$521,626.

## QUEBEC FIRE ASSURANCE COMPANY.

Register No. 5636.

Certificate of Registry No. 3166.

## DIRECTORS AND OFFICERS.

*Directors.*—William A. Sims, Orillia; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; V. Chateauvert; R. Audette, Quebec; Alex. MacLean, Toronto; E. G. Meredith, Quebec; Colin E. Sword, Montreal.

*Officers.*—V. Chatéauvert, President, Quebec; Colin E. Sword, Manager, Quebec; Geo. H. Henderson, 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 Viet., 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, 1916, and expiring on the 31st day of March, 1917, 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 \$185,257, held by Insurance Branch, Finance Department, Ottawa.

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GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 5644.

Certificate of Registry No. 3174.

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CANADIAN TRUSTEES.

H. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, 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 affect 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, 1916, and expiring on the 31st day of March, 1917, 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 \$734,246, held by the Receiver-General of Canada.

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### THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 5658.

Certificate of Registry No. 3688.

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#### DIRECTORS AND OFFICERS.

*Directors:*—Hartland S. MacDougall, Montreal; James G. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; H. T. Meredith, Montreal; John Macdonald, Toronto; E. F. Hebden, Montreal; W. McMaster, Montreal.

*Officers:*—Hartland S. MacDougall, President, Montreal; H. E. Rawlings, Vice-President and Managing Director, Montreal; R. B. Scott, Secretary, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$53,789, held by Receiver-General of Canada.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 5657.

Certificate of Registry No. 3187.

## DIRECTORS AND OFFICERS.

*Directors.*—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrac, Guelph; E. Gurney, Toronto; John N. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto; C. W. I. Woodland, Toronto.

*Officers.*—Edward Gurney, President, Toronto; L. Goldman, A.I.A., F.C.R., 1st Vice-President and Managing Director, Toronto; W. K. George, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$48,838. held by Dominion Government.

## THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 5650.

Certificate of Registry No. 3180.

## DIRECTORS AND OFFICERS.

*Directors.*—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston, Oswal Cecil Magnaic, 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, Right Hon. Lord Inchcape, Captain Henry Brereton Hooper, R.I.N.

*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, 1916, and expiring on the 31st day of March, 1917, 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 \$442,137, held in trust for the Receiver-General for the Dominion of Canada.

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THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 5637.

Certificate of Registry No. 3167.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, DeWitt Davenport, 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 the 31st day of March, 1916, and expiring on the 31st day of March, 1917, 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 \$4,587,465, being \$100,000 (A) and \$4,487,465 (B). Also \$769,500 in the hands of Canadian Trustees under the Insurance Act.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 5659.

Certificate of Registry No. 3189.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado 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 \$348,633. held by the Dominion Government.

## NEW YORK LIFE INSURANCE COMPANY.

Register No. 5680.

Certificate of Registry No. 3210.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Ralph M. Devins, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$6,585,082, held by the Government; being \$100,000 Life A and \$6,485,082 Life B; also \$4,904,258 vested in Canadian Trustees under the Insurance Act.

## THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 5638.

Certificate of Registry No. 3168.

## DIRECTORS AND OFFICERS.

*Directors.*—W. R. Brock, Toronto; Augustus Myers, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto; R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; John Aird, Toronto; Z. A. Lash, K.C., Toronto; G. A. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Alfred Cooper, London, Eng.; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto.

*Officers.*—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, Toronto; John Sime, Assistant General Manager; E. F. Garrow, Secretary.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Hail 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: \$69,840 Municipal Debentures, and \$21,400 Loan Company Debentures. (Accepted at \$80,387.)

## CALEDONIAN INSURANCE COMPANY.

Register No. 5700.

Certificate of Registry No. 3230.

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

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 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, 1916, and expiring on the 31st day of March, 1917, 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, \$292,179; Loan Company Debentures, \$133,833. South Australian Government Bonds, \$48,667; total \$474,679 (accepted at \$412,179).

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

Register No. 5677.

Certificate of Registry No. 3207.

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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, 1916, and expiring on the 31st day of March, 1917, 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 \$232,215, held by the Minister of Finance of the Dominion of Canada.



## UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 5734.

Certificate of Registry No. 3264.

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 Assurance 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, 1916, and expiring on the 31st day of March, 1917, 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 \$1,543,076, being \$100,000 (A), and \$1,443,076 (B).

## THE TRAVELERS INSURANCE COMPANY.

Register No. 5606.

Certificate of Registry No. 3136.

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 Travelers 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 Travelers Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travelers 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, 1916, and expiring on the 31st day of March, 1917, 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: Deposit accepted at the value of \$732,477, being \$402,477 (Life) and \$330,000 (Accident). Also \$3,100,000 in the hands of Canadian trustees under the Insurance Act.

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THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5744.

Certificate of Registry No. 3274.

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DIRECTORS AND OFFICERS.

*Directors.*—H. R. Macaulay, M.D., Guelph; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Klingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Philadelphia; Sir H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal.

*Officers.*—T. B. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, Managing Director, Montreal; Frederick G. Cope, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$57,779, held by the Receiver-General, Ottawa.

## THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 5672.

Certificate of Registry No. 3202.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, 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 \$60,122, as special security for the policyholders in Canada.

## THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 5611.

Certificate of Registry No. 314.

## DIRECTORS AND OFFICERS.

*Directors*.—Alexander Bissett, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal.

*Officers*.—Alex. Bissett, Montreal, Attorney and Manager 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, 1916, and expiring on the 31st day of March, 1917, 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, \$138,500. Also \$3,555,000 vested in Canadian Trustees under Insurance Act (accepted at \$3,668,793, being \$100,000 (A) and \$3,568,793 (B)).

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#### LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 5725.

Certificate of Registry No. 3255.

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#### DIRECTORS AND OFFICERS.

*Directors.*—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. A. Nash, New York; H. B. Hall, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York; Charles G. Smith, New York; S. A. Warner, Baltazzi.

*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, 1916, and expiring on the 31st day of March, 1917, 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 \$81,795, held by the Minister of Finance.

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OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 2603.

Certificate of Registry No. 3133.

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*Officers*.—Charles H. Neely, General Manager for Canada, 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., 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, 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 policyholders therein as follows: Deposit accepted at the value of \$586,466.

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THE LONDON ASSURANCE CORPORATION.

Register No. 5726.

Certificate of Registry No. 3256.

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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, 1916, and expiring on the 31st day of March, 1917, 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 \$288,500.

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THE LONDON LIFE INSURANCE COMPANY.

Registry No. 5692.

Certificate of Registry No. 3222.

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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; W. J. Christie, Winnipeg, Man.; W. M. Spencer, London, Ont.; George M. Reid, London; John G. Richter, London.

*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, 1916, and expiring on the 31st day of March, 1917, 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 \$50,824, held by the Government of Canada.

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THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Registry No. 5608.

Certificate of Registry No. 3138.

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DIRECTORS AND OFFICERS.

*Directors.*—A. H. C. Carson, Toronto; R. Home Smith, Toronto; F. D. Williams, Toronto; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; L. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; G. H. Williams, Winnipeg, Man.; W. G. Willoughby, Toronto.

*Officers.*—A. H. C. Carson, President; R. Home Smith, Vice-President; F. D. Williams, Managing Director; A. V. Stamper, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$52,212, held by the Receiver-General of Canada.

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#### FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Registry No. 5750.

Certificate of Registry No. 3280.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$341,476.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Registry No. 5649.

Certificate of Registry No. 3179.

DIRECTORS AND OFFICERS.

*Directors.*—A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; Brig.-Gen. Hon. James Mason, Toronto; C. C. Dalton, Toronto; George P. Scholfield, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto.

*Officers.*—W. G. Gooderham, President, Toronto; R. L. Patterson, Vice-President, Toronto; J. B. McKechnie, General 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.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$173,820, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 5582.

Certificate of Registry No. 3112.

DIRECTORS AND OFFICERS.

*Directors.*—Lt.-Col. Albert E. Gooderham, Toronto; W. C. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Sir Donald D. Mann, Toronto; J. E. Roberts, Toronto; D. C. Ross, Toronto.

*Officers.*—J. E. Roberts, President; Lt.-Col. Albert E. Gooderham, Chairman, Toronto; C. D. Warren, R. L. Patterson, Vice-Chairmen, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, 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 \$178,621, held by the Government of Canada.

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#### THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 5631.

Certificate of Registry No. 3167.

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#### DIRECTORS AND OFFICERS.

*Directors.*—William A. Sims, Orillia, Ont.; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Alexander MacLean, Toronto; Colin E. Sword, Montreal; Alfred Wright, Toronto.

*Officers.*—William A. Sims, President, Orillia; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Toronto, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$189,846, held by the Receiver-General at Ottawa.



## THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Registry No. 5590.

Certificate of Registry No. 3120.

## DIRECTORS AND OFFICERS.

*Directors.*—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; Henry Goodman, S. M. Sterling, A. J. Tipping, C. S. Parsons, Jno. Gibson, R. Maxwell, L. R. Arnett, Toronto; W. J. Sykes, Toronto; Adam Johnston, Toronto.

*Officers.*—Chas. S. Parsons, President, Toronto; S. M. Sterling, 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. 1914, chap. 183; 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, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance on the Assessment Plan.

## THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 5655.

Certificate of Registry No. 3185.

## DIRECTORS AND OFFICERS.

*Directors.*—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; 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 and Managing Director, Waterloo; P. H. Sims, Vice-President, Toronto; S. B. Bricker, Vice-President, Waterloo; P. H. Roos, Secretary-Treasurer, 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, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

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 \$50,544, held by Receiver-General of Canada.

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DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 5664.

Certificate of Registry No. 3194.

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DIRECTORS AND OFFICERS.

*Directors.*—Sir Herbert Ames, Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.

*Officers.*—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; F. J. J. Stark, General Manager, Montreal, Que.; F. H. Pyper, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, 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; 2 Geo. V., chap. 87; 2 Geo. V, chap. 88 (1912).

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, 1916, and expiring on the 31st day of March, 1917, to transact Burglary, Accident, Sickness, Guarantee and Automobile 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 \$111,212, held by the Treasury Department, Ottawa.



THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 5685.

Certificate of Registry No. 3215.

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DIRECTORS AND OFFICERS.

*Directors.*—Geo. C. Robb, Toronto; L. B. Brainerd, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.

*Officers.*—George C. Robb, President; 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, 1916, and expiring on the 31st day of March, 1917, to transact 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 \$97,526, held by the Receiver-General of Canada.

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SUN INSURANCE OFFICE.

Register No. 5642.

Certificate of Registry No. 3172.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Lyman Root, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$448,859, held by the Superintendent of Insurance, Ottawa.

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THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5600.

Certificate of Registry No. 3130.

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DIRECTORS AND OFFICERS.

*Directors.*—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiskin, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Berlin, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt, Ont.; C. M. Bowman, Southampton, Ont.; Geo. Pattinson, Preston, Ont.

*Officers.*—E. P. Clement, K.C., President, Berlin, Ont.; F. C. Bruce, 1st Vice-President, Hamilton, Ont.; I. Kerr Fiskin, B.A., 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, 1916, and expiring on the 31st day of March, 1917, 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 \$101,166, held by the Receiver-General, Ottawa.

## THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 5771.

Certificate of Registry No. 3301.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. H. C. Proctor, 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of injury to the person. 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 \$341,815.

## THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 5720.

Certificate of Registry No. 3250.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado 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 \$882,665, held by the Minister of Finance.

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 5613.

Certificate of Registry No. 3143.

## DIRECTORS AND OFFICERS.

*Directors.*—Charles J. Cater-Scott, Edinburgh; G. N. Moncel, Montreal; Wm. McMaster, Montreal; E. L. Pease, Montreal.

*Officers.*—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$1,188,388, being Life A, \$50,815; Life B, \$301,627, and Fire, \$835,946.

## ÆTNA INSURANCE COMPANY.

Register No. 5683.

Certificate of Registry No. 3213.

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 Ætna Insurance Company.

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

3. *The members are related* to each other as shareholders 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, 1916, and expiring on the 31st day of March, 1917, 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: Total deposit accepted at \$388,898.

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THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 5660.

Certificate of Registry No. 3690.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident, Sickness, Automobile 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: Total deposit accepted at of \$678,987.

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AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 5714.

Certificate of Registry No. 3244.

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, 1916, and expiring on the 31st day of March, 1917, 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: Deposit accepted at the value of \$54,940, held by the Receiver-General.

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PHENIX INSURANCE COMPANY OF HARTFORD.

Register No. 5669.

Certificate of Registry No. 3199.

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DIRECTORS AND OFFICERS.

*Directors:*—George M. Lovejoy, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northman, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn.; H. F. Butler, John M. Halcombe, Robert J. Allyn, Hartford, Conn.

*Officers:*—Edward Milligan, President, Hartford, Conn.; George M. Lovejoy, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$405,604, held by the Receiver-General.



## THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 5667.

Certificate of Registry No. 3197.

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

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. 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, 1916, and expiring on the 31st day of March, 1917, 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 \$140,533, held by the Dominion of Canada.

## THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 5774.

Certificate of Registry No. 3304.

## DIRECTORS AND OFFICERS.

*Directors*:—J. S. N. Dougall, Montreal; Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal.

*Officers*:—S. H. Ewing, President, Montreal; J. S. N. Dougall, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. H. C. Proctor, 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, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness, Plate Glass, Burglary, 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 \$92,943, held by the Dominion Government.

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LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 5737.

Certificate of Registry No. 3267.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, 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 \$392,678.

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METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 5693.

Certificate of Registry No. 3223.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, 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 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, 1916, and expiring on the 31st day of March, 1917, 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 \$11,809,115, held by the Receiver-General; also \$7,616,179, vested in Canadian Trustees under the Insurance Act.

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THE STAR ASSURANCE SOCIETY.

Register No. 5589.

Certificate of Registry No. 3119.

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 by 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 \$154,385, held by the Dominion Government at Ottawa.

## THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 5656.

Certificate of Registry No. 3186.

## DIRECTORS AND OFFICERS.

*Directors*:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; 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, Victoria, B.C.; W. H. Cross, Winnipeg.

*Officers*:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; W. McQuaker, Treasurer, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$49,952.

## CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 5579.

Certificate of Registry No. 3109.

*Officers*.—W. S. Harrison, Head Consul Commander, Toronto; D. Cinnamon, Head Advisor Lieutenant, Lindsay; J. H. Saunders, Head Banker, London; Dr. J. B. Gamble, Head Physician, Brantford; E. Henderson, Head Watchman, Niagara Falls, Ont.; I. F. Miller, Head Escort, Brantford; R. J. Buckingham, Head Sentry, Winnipeg; J. B. Hoover, Guelph; Rev. J. W. Hodgins, Stratford, and John Manning, London, Head Managers; C. C. Hodgins, Kingston, 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, 1916, and expiring on the 31st day of March, 1917, to transact Life and Sickness Insurance on the Assessment plan.

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

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EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 5756.

Certificate of Registry No. 3286.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident, Guarantee, Sickness 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 \$1,065,343.

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THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 5628.

Certificate of Registry No. 3158.

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DIRECTORS AND OFFICERS.

*Directors*:—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; T. J. Drummond, Montreal; M. Chevalier, Montreal; A. G. Dent, Liverpool, England; Lewis Laing, Montreal; Sir Frederick Williams-Taylor, Montreal; W. Moison Macpherson, Montreal, Que.



*Officers.*—J. Gardner Thompson, President, Montreal; Lewis Laing, Vice-President, Montreal; John Emo, General Manager and Secretary, 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 Globe Indemnity 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, 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. See also Statutes of Canada, 1914.

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, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness, Burglary, Automobile 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 \$115,415, held by the Government of Canada.

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#### NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5617.

Certificate of Registry No. 3177.

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#### DIRECTORS AND OFFICERS.

*Directors:*—T. H. Purdom, K.C., London; John Milne, London; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, London; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Strathroy.

*Officers:*—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, London; John Ferguson, 2nd Vice-President, London; W. J. McMurtry, General Manager, London; J. Wilson Purdom, 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, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$55,647.



## IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5588.

Certificate of Registry No. 3118.

## DIRECTORS AND OFFICERS.

*Directors.*—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; Sir 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; James Ryrie, Toronto; James F. Weston, Toronto; John Aird, Toronto.

*Officers.*—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, 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; R.S.O., 1914, chap. 183.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$221,346, held by the Receiver-General.

## THE INDEPENDENT ORDER OF FORESTERS.

Register No. 5583.

Certificate of Registry No. 3113.

## DIRECTORS AND OFFICERS.

*Directors:*—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; W. H. Hunter, B.A., Toronto; Fred. J. Darch, Toronto.

*Officers:*—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; R. Mathison, Treasurer, Toronto; Fred. J. Darch, Secretary, Toronto.

1. Head Office of the Corporation, Toronto.

2. The status of this Society is now defined by the following Acts: 59 Vict. (Ont.), chap. 120, and 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, 3 and 4 George V., chap. 113.

3. 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 to the extent specified in the Act of Canada of 1914, 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 Friendly Society to the Insurance Company Register.

4. The Corporation is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000, upon any one life.

5. The Corporation has deposited with the Government of Canada securities to the value of \$100,000, accepted at \$100,000.

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#### SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 5673.

Certificate of Registry No. 3203.

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1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, 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 by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$107,250, as special security for the policyholders in Canada.

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GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF  
CANADA.

Register No. 5619.

Certificate of Registry No. 3149.

DIRECTORS AND OFFICERS.

*Directors*:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; J. J. Behan, Kingston, Ont.; J. W. Mallon, K.C., Toronto; Dr. Alex. Germain, Montreal, Que.; Hon. John Morrissey, Newcastle, N.B.; Rev. A. J. Fischer, C.R., Berlin, Ont.; John T. Hallissey, Truro, N.S.

*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 and Sickness 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. See also special Act (D), 1914.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Registry No. 5748.

Certificate of Registry No. 3278.

DIRECTORS AND OFFICERS.

*Directors*:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crewe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; G. 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, 1916, and expiring on the 31st day of March, 1917, 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 \$60,515.

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NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5758.

Certificate of Registry No. 3288.

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DIRECTORS AND OFFICERS.

*Directors*.—Elias Rogers, Toronto; Hon. J. J. Foy, K.C., M.P.P., Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Hugh Blain, Toronto; George W. Gouinlock, Toronto; Dr. W. H. Merritt, St. Catharines; Henry Cockshutt, Brantford, Ont.

*Officers*.—Elias Rogers, President, Toronto; Albert J. Ralston, 1st Vice-President and Managing-Director; Hon. J. J. Foy, K.C., M.P.P., George Beardmore, Vice-Presidents, Toronto; F. Sparling, Secretary, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$46,830, held by the Receiver-General.

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LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Register No. 5724.

Certificate of Registry No. 3254.

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 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, 1916, and expiring on the 31st day of March, 1917, 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 \$356,383.

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SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE  
DOMINION OF CANADA.

Register No. 5747.

Certificate of Registry No. 3277.

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*Officers.*—A. Martin, High Chief Ranger, Hamilton; A. Webber, Sub-High Chief Ranger, Winnipeg; H. C. Wilson, High Chief Treasurer, Toronto; E. R. Secord, M.D., High Court Medical Examiner, Brantford; H. McPherson, High Court Senior Woodward, London; R. J. McWilliams, High Court Junior Woodward, Peterboro; A. R. Wickett, High Court Senior Beadle, Toronto; H. Smith, High Court Junior Beadle, Ottawa; 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 Edw. VII., chap. 101.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of \$61,094, accepted at \$53,609.



## NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 5646.

Certificate of Registry No. 3176.

## DIRECTORS AND OFFICERS.

*Directors*:—Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; Frederick G. Potter, New York; J. Carroll French, New York; Richard M. Coit, Samuel D. Folsom, Silas Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Ver Planck, New York; Charles J. Edwards, New York.

*Officers*:—Major A. White, President, New York; J. Romaine Brown, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$27,060, held by the Minister of Finance.

## EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 5605.

Certificate of Registry No. 3135.

## DIRECTORS AND OFFICERS.

*Directors*:—David Fasken, K.C., 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, Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, L.D.S., Sarnia; W. H. Gooderham, Toronto; J. H. Black, Cobalt.

*Officers*:—David Fasken, K.C., President, Toronto; Alex. Fasken, Toronto, S. G. Parker, Owen Sound, and Jos. Wright, Toronto, 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, Ang. 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 6th—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, 1916, and expiring on the 31st day of March, 1917, 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 \$52,028, held by the Government of Canada.

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#### RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 5663.

Certificate of Registry No. 3193.

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 \$85,374.

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#### NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 5661.

Certificate of Registry No. 3191.

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 \$58,590.

Under Certificate of Registry No. 3192 the Company is also authorized to invest its surplus funds in Ontario.

#### CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 5651.

Certificate of Registry No. 3181.

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#### DIRECTORS AND OFFICERS.

*Directors:*—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.; N. L. Patterson, Toronto; Richard Southam, Toronto; W. A. Medland, Toronto; J. B. Ferguson, Toronto.

*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, 1916, and expiring on the 31st day of March, 1917, 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 \$50,806, held by the Government of Canada.

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## CROWN LIFE INSURANCE COMPANY.

Register No. 5749.

Certificate of Registry No. 3279.

## DIRECTORS AND OFFICERS.

*Directors*:—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, Toronto; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; F. R. McD. Russell, Vancouver; Geo. H. Hees, Toronto; David Wood, Winnipeg; Jno. F. Ellis, Toronto; Geo. O. Somers, Toronto.

*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. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in 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, 1916, and expiring on the 31st day of March, 1917, 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 \$58,383, held by the Government of Canada.

## THE HOME INSURANCE COMPANY.

Register No. 5690.

Certificate of Registry No. 3220.

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., 1914, chap. 183.)

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Automobile, Hail 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 \$745,954, held by the Government of Canada.

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THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5674.

Certificate of Registry No. 3204.

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DIRECTORS AND OFFICERS.

*Directors:*—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn, Winnipeg; W. Sanford Evans, Ottawa; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; George Grisdale, Winnipeg; Chas. M. Simpson, Winnipeg.

*Officers:*—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William H. Burnett, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$51,347.

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## RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 5654.

Certificate of Registry No. 3184.

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, 1916, and expiring on the 31st day of March, 1917, 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, \$210,221 accepted at \$156.335.

## MARYLAND CASUALTY COMPANY.

Register No. 5591.

Certificate of Registry No. 3121.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, 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, 1917, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel 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 \$244,605.



## STATE LIFE INSURANCE COMPANY.

Register No. 5593.

Certificate of Registry No. 3123.

## DIRECTORS AND OFFICERS.

*Directors:*—Albert Sahn, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McK. Landon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

*Officers:*—H. W. Bennett, President; Charles F. Coffin, Vice-President.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$185,307, Also \$54,270 vested in Canadian Trustees under the Insurance Act.

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 5581.

Certificate of Registry No. 3111.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Sidney W. Band, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$258,308.



## GERMAN AMERICAN INSURANCE COMPANY.

Register No. 5706.

Certificate of Registry No. 3236.

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, 1917, 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 \$359,817.

## LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 5679.

Certificate of Registry No. 3209.

*Directors*:—J. Gardner Thompson, Montreal; Thos. J. Drummond, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal.

*Officers*:—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William H. Sherman, 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: Canada, 2 George V., chap. 114; 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, 1916, and expiring on the 31st day of March, 1917, 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, \$45,500.

## THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 5689.

Certificate of Registry No. 3219.

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; The Ontario Insurance Act, R.S.O. 1914, c. 183.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$36,338.

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 5751.

Certificate of Registry No. 3281.

## DIRECTORS AND OFFICERS.

*Directors:*—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; D. B. Hanna, Toronto; W. G. Morrow, Peterboro; A. McT. Campbell, Winnipeg, Man.; W. B. Meikie, Toronto; E. Willans, Toronto.

*Officers:*—H. C. 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, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee, Accident, Sickness, Automobile 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 \$99,414, held by the Receiver-General of Canada.

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INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 5599.

Certificate of Registry No. 3129.

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DIRECTORS AND OFFICERS.

*Directors:*—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, Charles E. Turck, John A. Reid, New York.

*Officers:*—Alex. A. Altschuler, President and Managing Director; Clarence T. Johnson, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil 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, 1916, and expiring on the 31st day of March, 1917, 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 \$4,900, held by the Department of Finance.

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THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 5719.

Certificate of Registry No. 3249.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas L. Armstrong, 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 day of March, 1916, and expiring on the 31st day of March, 1917, 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 \$181,129, held by the Receiver-General of Canada.

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THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Register No. 5597.

Certificate of Registry No. 3127.

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DIRECTORS AND OFFICERS.

*Directors:*—F. Norie-Miller, Perth, Scot.; Dr. W. A. Young, Toronto; C. Norie-Miller, New York; Thos. H. Hall, Toronto; J. A. Macintosh, Toronto.

*Officers:*—W. A. Young, M.D., President, Toronto; C. Norie-Miller, Vice-President, New York, N.Y.; 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. 1914, chap. 183, the Ontario Insurance Act, and Act 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, 1916, and expiring on the 31st day of March, 1917, to transact 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 \$49,579, held by the Government of Canada.

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 THE DOMINION FIRE INSURANCE COMPANY.

Register No. 5585.

Certificate of Registry No. 3115.

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 DIRECTORS AND OFFICERS.

*Directors:*—Robert F. Massie, Toronto; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, Toronto; Dr. Emile Ostigny, Montreal; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; Thaddens Walker, Walkerville; Neil W. Renwick, Toronto.

*Officers:*—Robert F. Massie, President and General Manager; Phillip Pocock, Vice-President; 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance throughout Canada, and Hail restricted to the Province of Saskatchewan.

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 \$70,531.

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 THE YORKSHIRE INSURANCE COMPANY (LIMITED).\*

Register No. 5698.

Certificate of Registry No. 2228.

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 DIRECTORS AND OFFICERS.

*Directors:*—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Hon. Alphonse Racine, Alexander L. McLaurin.

*Officers:*—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

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\* 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, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$397,514, held by the Government of Canada.

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THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 5727.

Certificate of Registry No. 3257.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Baldwin Shaw, 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, 1916, and expiring on the 31st day of March, 1917, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean 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 \$105,910, held by the Finance Department, Ottawa.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE  
COMPANY, LIMITED.

Register No. 5731.

Certificate of Registry No. 3261.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$13,296, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 5598.

Certificate of Registry No. 3128.

DIRECTORS AND OFFICERS.

*Directors*.—F. Norie-Miller, Perth, Scotland; H. E. Southam, New York; J. A. Macintosh, Toronto; C. Norie-Miller, New York; W. A. Young, M.D., Toronto; Thos. H. Hall, Toronto.

*Officers*.—W. A. Young, M.D., President; C. Norie-Miller, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$38,537, held by the Receiver-General of Canada.

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ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 5633.

Certificate of Registry No. 3163.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, 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, 1916, and expiring on 31st day of March, 1917, 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 \$272,223, held by the Comptroller of Currency, Ottawa.

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## THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 5730.

Certificate of Registry No. 3260.

## DIRECTORS AND OFFICERS.

*Directors*:—J. T. Gordon, Winnipeg, Man.; Captain D. E. Sprague, Winnipeg, Man.; H. W. Echlin, C. E. Gordon, R. G. Ironside, all of Winnipeg, Man.; E. L. Taylor, K.C., Winnipeg, Man.; J. W. W. Stewart, Winnipeg, Man.; H. A. Mullins, Winnipeg, Man.; W. W. Matheson, Winnipeg, Man.

*Officers*:—J. T. Gordon, President, Winnipeg, Man.; E. L. Taylor, Vice-President, Winnipeg, Man.; J. W. W. Stewart, Manager, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg.

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 day of March, 1916, and expiring on the 31st day of March, 1917, 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 \$54,419.

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 5713.

Certificate of Registry No. 3243.

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 DIRECTORS AND OFFICERS.

*Directors:*—A. W. Damon, Chas. E. Galacar, F. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. A. Harris, Springfield, Mass.; Albert F. Dean, Chicago; E. G. Gaylord, Chicopee, Mass.

*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, 1916, and expiring on the 31st day of March, 1917, 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 \$397,395.

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 PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 5735.

Certificate of Registry No. 3265.

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 DIRECTORS AND OFFICERS.

*Directors:*—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; Hon. R. McBride, London, Eng.; R. P. McLennan, Vancouver; C. Spencer, Vancouver; T. W. Greer, Vancouver; G. Martin, Vancouver; Jonathan Rogers, Vancouver.

*Officers:*—David H. Wilson, M.D., President, Vancouver, B.C.; J. B. Mathers and W. H. Malkin, Vice-Presidents, 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, Thomas Leonard Armstrong, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$47,416.

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PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 5694.

Certificate of Registry No. 3224.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Thomas J. Stewart, 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 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, 1916, and expiring on the 31st day of March, 1917, 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 \$3,812,621, held by the Receiver-General of Canada.

## PROTECTIVE ASSOCIATION OF CANADA.

Register No. 5641.

Certificate of Registry No. 3171.

## DIRECTORS AND OFFICERS.

*Directors:*—J. T. Farish, Winston-Salem, N.C.; Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, C. S. B. Halpin, Granby, Que.; Geo. H. Sherwood, Cardinal, Ont.

*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, 1916, and expiring on the 31st day of March, 1917, to transact 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.

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 \$18,278, held by the Department of Finance.

## ACADIA FIRE INSURANCE COMPANY.

Register No. 5614.

Certificate of Registry No. 3144.

## DIRECTORS AND OFFICERS.

*Directors:*—C. C. Blackadar, A. E. Jones, W. M. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Paterson, Montreal, Que.; J. B. Paterson, Montreal, Que.

*Officers:*—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, Harold M. Sampson, 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. 1914, chap. 183, and Act 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, 1916, and expiring on the 31st day of March, 1917, 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 \$55,841, held by the Government of Canada.

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LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF  
CANADA.

Register No. 5580.

Certificate of Registry No. 3110.

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DIRECTORS AND OFFICERS.

*Directors*:—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City.

*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, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee, Accident, Sickness, Automobile 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 \$84,439.

## GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Register No. 5743.

Certificate of Registry No. 3273.

## CANADIAN DIRECTORS.

*Officers*:—Peleg Howland, Chairman, Canadian Advisory Board, 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., 1914, chap. 183.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$282,019.

## GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 5616.

Certificate of Registry No. 3146.

## DIRECTORS AND OFFICERS.

*Directors*:—Robert Ness, Howick, Que.; A. Frigon, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; L. P. Berard, Montreal; L. A. Lavallée, K.C., Montreal; N. Rochon, Montreal.

*Officers*:—Robert Ness, President, Howick, Que.; L. A. Lavallée, K.C., 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, 1916, and expiring on the 31st day of March, 1917, 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 \$22,164, held by the Treasury Department, Ottawa.

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NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 5632,

Certificate of Registry No. 3162.

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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., 1914, chap. 183.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$547,456, held by the Government of Canada.

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NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 5621.

Certificate of Registry No. 3151.

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DIRECTORS AND OFFICERS.

*Directors:*—M. Long, F. W. Drewry, Colin Inkster, D. L. Mather, J. D. McArthur, J. A. Thompson, all of Winnipeg, Man.; W. M. Fisher, Winnipeg, Man.; F. E. Kenaston, Winnipeg, Man.; C. A. Adamson, J. E. Adamson, Winnipeg, Man.



*Officers*:—J. A. Thompson, President, Winnipeg, Man.; M. Long, Vice-President, Winnipeg, Man.; W. M. Fisher, Vice-President, Winnipeg, and Geo. C. Johnson, Manager, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Gilbert S. Percy, Toronto, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$50,582.

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CANADA WEATHER INSURANCE COMPANY.

Register No. 5681.

Certificate of Registry No. 3211.

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DIRECTORS AND OFFICERS.

*Directors*.—A. B. Welford, Woodstock, Ont.; Angus McKay, Ingersoll, Ont.; Frederick Millman, Woodstock, Ont.; James E. Ferguson, Ingersoll; W. S. Hudson, Preston, Ont.

*Officers*.—Angus McKay, President, Ingersoll, Ont.; Frederick Millman, Vice-President, Woodstock, Ont.; Frederick B. Welford, Manager and Secretary, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$19,599.

CHARTERED TRUST AND EXECUTOR COMPANY (FORMERLY THE TITLE AND TRUST COMPANY).

Register No. 5775.

Certificate of Registry No. 3305.

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, Allan McPherson, R. Wade, D. B. Hanna, John J. Gibson.

*Officers*:—E. F. B. Johnston, K.C., President, Toronto; Hon. W. A. Charlton, Vice-President, Toronto; J. J. Gibson, Managing Director, Toronto.

1. 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. 5 Geo. V., chap. 70, D., 1915.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$64,895.

THE ROYAL GUARDIANS.

Register No. 5752.

Certificate of Registry No. 3282.

DIRECTORS AND OFFICERS.

*Directors*:—A. T. Patterson and John Hyde, Montreal; O. W. G. Dettmers, Montreal, Que.; Ed. C. Lalonde, Longueuil, Que.; W. G. Butler, Montreal; C. P. Wood, Westmount, Que.; P. N. Tessier, Quebec, Que.; D. J. Hoerner, Montreal; Jno. McDonald, Montreal.

*Officers*:—P. N. Tessier, President; D. J. Hoerner, Vice-President; A. T. Patterson, Manager and Secretary.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Herbert Wright West, Hamilton. 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, 1916, and expiring on the 31st day of March, 1917, 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 \$84,319, held by the Government of Canada.

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THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5594.

Certificate of Registry No. 3124.

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DIRECTORS AND OFFICERS.

*Directors*:—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; H. W. Richardson, Kingston; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.; D. O. L'Esperance, Quebec, Que.; C. R. Whitehead, Three Rivers, Que.; J. Ambrose O'Brien, Montreal, Que.

*Officers*:—Hon. George P. Graham, President; Jas. W. Pyke and Lorne C. Webster, Vice-Presidents; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$48,726, held by Insurance Branch, Finance Department, Ottawa.

## UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 5625.

Certificate of Registry No. 3155.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Herbert Begg, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$67,582, held by the Receiver-General.

## SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 5697.

Certificate of Registry No. 3227.

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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 members 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.

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## LIFE ASSOCIATION OF SCOTLAND.

Register No. 5586.

Certificate of Registry No. 3116.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Seymour Bennett 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 \$137,773.

## NATIONAL SURETY COMPANY.

Register No. 5732.

Certificate of Registry No. 3262.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$53,181, held by the Receiver-General of Canada.

## THE HUDSON BAY INSURANCE COMPANY.

Register No. 5622.

Certificate of Registry No. 3152.

## DIRECTORS AND OFFICERS.

*Directors.*—Wm. Mackay, Montreal; Fred. W. Walker, Vancouver, B.C.; J. H. Labelle, Montreal; George Chappell, Liverpool, Eng.; W. H. Barker, Vancouver; Geo. Fraser, Montreal; P. R. Gault, Montreal; D. G. Marshall, Vancouver; Percy J. Quinn, Toronto; Alfred St. Cyr, Montreal; Geo. Trorey, Vancouver.



*Officers*.—William Mackay, President, Montreal; Fred. W. Walker, Vice-President, Vancouver; J. H. Labelle, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Percy J. Quinn, 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, 1916, and expiring on the 31st day of March, 1917 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 \$54,474, held by the Government of Canada.

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#### FACTORIES INSURANCE COMPANY.

Register No. 5742.

Certificate of Registry No. 3272.

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#### DIRECTORS AND OFFICERS.

*Directors*:—C. R. Clapp, Toronto; Fergus Murphy, K.C., Quebec, Que.; Ernest Roy, Quebec; B. L. Anderson, Toronto; Atwell Fleming, Toronto; W. D. Boyce, St. Thomas.

*Officers*:—C. R. Clapp, President; B. L. Anderson, Vice-President, Toronto; R. J. Mahony, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$50,602, held by the Department of Insurance, Ottawa.

## THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 5688.

Certificate of Registry No. 3218.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, 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 7th, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporations, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$230,311, held by the Receiver-General of Canada.

## L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

(Union Fire Insurance Company.)

Register No. 5733.

Certificate of Registry No. 3263.

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'Assurances 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, 1916, and expiring on the 31st day of March, 1917, 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 \$134,148, held by the Government of Canada.

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 PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 5666.

Certificate of Registry No. 3196.

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 63-64 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, 1916, and expiring on the 31st day of March, 1917, 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 \$87,087, held by the Dominion Government.

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 THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 5653.

Certificate of Registry No. 3183.

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 DIRECTORS AND OFFICERS.

*Directors*:—Capt. William Robinson, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Daniel E. Sprague, Winnipeg; E. F. Hutchings, Winnipeg; E. D. Martin, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Winnipeg; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.; E. S. Popham, M.D., Winnipeg.

*Officers*:—Capt. William Robinson, President; F. H. Alexander, Vice-President; E. D. Martin, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

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 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, 1916, and expiring on the 31st day of March, 1917, 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.

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NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,  
PENNSYLVANIA.

Register No. 5665.

Certificate of Registry No. 3195.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, 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., 1914, chap. 183.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$187,538, held by the Government of Canada.

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THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Register No. 5648.

Certificate of Registry No. 3178.

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DIRECTORS AND OFFICERS.

*Directors:*—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, Eng.; A. G. Sweet, London, Eng.; F. L. Wanklyn, Montreal.

*Officers*:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; John Good, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, 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 Geo. 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 Geo. 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, 1916, and expiring on the 31st day of March, 1917, 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 \$119,904, held by the Receiver-General of Canada.

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#### THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 5770.

Certificate of Registry No. 3300.

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#### DIRECTORS AND OFFICERS.

*Directors*:—J. O. McCarthy, Toronto; R. J. Wilson, M.D., Toronto; Victor Morin, Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Montreal, Que.; W. H. Elliott, B.A., Toronto; Duncan McLaren, Toronto; Jas. McLenaghan, Toronto.

*Officers*:—J. O. McCarthy, President; R. J. Wilson, M.D., Vice-President; T. Mervin Costigan, Secretary, Toronto.

1. Head Office of the Company, 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 date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, 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 \$49,395, held by the Dominion Government.



## UNION ASSURANCE SOCIETY, LIMITED.

Register No. 5755.

Certificate of Registry No. 3285.

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' Act, 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 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Inland Transportation 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 \$438,777, held by the Government of Canada.

## CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5671.

Certificate of Registry No. 3201.

## DIRECTORS AND OFFICERS.

*Directors*:—R. P. Gough, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Ottawa, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, Alexandria, Ont.; K. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; L. T. Martin, Renfrew.

*Officers*:—M. J. O'Brien, President; L. N. Poulin, Vice-President; K. J. Lyons, Vice-President; A. E. Corrigan, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$50,178, held by the Receiver-General.

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GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 5676.

Certificate of Registry No. 3206.

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, 1916, and expiring on the 31st day of March, 1917, 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 \$79,800, held by the Treasury Board, Ottawa.

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PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 5711.

Certificate of Registry No. 3241.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, 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., 1914, chap. 183.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire 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: Deposits accepted at the value of \$190,766, held by the Insurance Department, Ottawa.

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THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 5759.

Certificate of Registry No. 3289.

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DIRECTORS AND OFFICERS.

*Directors:*—George R. Crowe, Winnipeg; D. E. Sprague, Winnipeg; J. S. Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; G. V. Hastings, Winnipeg.

*Officers:*—George R. Crowe, President; D. E. Sprague, Vice-President; Thomas L. Morrissey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$48,824, held by Department of Insurance, Ottawa.

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## BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 5615.

Certificate of Registry No. 3145.

## DIRECTORS AND OFFICERS.

*Directors:*—Edward Brown, Winnipeg; Sir D. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. L. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; A. C. Flumenfeldt, Victoria, B.C.; James Balfour, Regina, Sask.; T. J. S. Skinner, Calgary, Alta.; Thos. L. Wood, Brantford; Joseph Stanffer, Galt, Ont.; E. E. Hall, Winnipeg; W. T. Devlin, Winnipeg; F. Carter-Cotton, Vancouver, B.C.

*Officers:*—Hon. Edward Brown, President; E. E. Hall, Vice-President; F. K. Foster, Managing Director.

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, 1916, and expiring on the 31st day of March, 1917, 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. 5723.

Certificate of Registry No. 3253.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, 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, 1916, and expiring on the 31st day of March, 1917, 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 \$117,172, held by the Receiver-General.

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TRAVELERS' INDEMNITY COMPANY.

Register No. 5607.

Certificate of Registry No. 3137.

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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 Travelers' 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 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, 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 \$119,363, held by Comptroller of Currency of Dominion of Canada.

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PALATINE INSURANCE COMPANY, LIMITED.

Register No. 7336.

Certificate of Registry No. 3266.

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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, 1916, and expiring on the 31st day of March, 1917, 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 \$227,832, held by the Receiver-General of Canada, Ottawa.

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#### WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 5670.

Certificate of Registry No. 3200.

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. 286); 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 31st day of March, 1916, and expiring on the 31st day of March, 1917, 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 \$160,903, held by the Receiver-General, Ottawa.

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#### CANADIAN SURETY COMPANY.

Register No. 5715.

Certificate of Registry No. 3245.

*Directors.*—F. W. Lafrentz, New York; Hon. J. J. Foy, Toronto; W. H. Hall, Toronto; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; Richard Demling, New York; John B. Laidlaw, Toronto; Henry C. Willeox, New York.

*Officers.*—F. W. Lafrentz, President; Hon. J. J. Foy, K.C., M.P.P., Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian 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: Parliament of Canada, 1-2 George V., chap. 60, also 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, 1916, and expiring on the 31st day of March, 1917, 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 \$48,217, held by the Receiver-General of Canada.

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MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 5592.

Certificate of Registry No. 3122.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance 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: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 32, 1910.

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, 1916, and expiring on the 31st day of March, 1917, 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 accepted at the value of \$102,200, held by the Dominion of Canada.

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## NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 5595.

Certificate of Registry No. 3125.

## DIRECTORS AND OFFICERS.

*Directors.*—D. K. Ridout, Toronto; A. E. Dymont, Toronto; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. T. Bradshaw, Toronto; W. D. E. Strickland, Toronto; Rufus C. Holden, Montreal; Gerald W. Birks, Montreal; J. J. Meagher, Montreal; F. W. Ballie, Toronto; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

*Officers.*—D. K. Ridout, President, Toronto; A. E. Dymont and Rufus C. Holden, Vice-Presidents, Toronto and Montreal; C. F. Dale, Managing Director, Montreal; Howard E. Ridout, Assistant Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the North American 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: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; 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, 1916, and expiring on the 31st day of March, 1917, to transact 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 \$55,158, held by the Receiver-General.

## LA SAUVEGARDE LIFE INSURANCE COMPANY.

Register No. 5620.

Certificate of Registry No. 3150.

## DIRECTORS AND OFFICERS.

*Directors.*—G. N. Ducharme, Montreal; Hon. J. A. Oulmet, Montreal; Hon. F. L. Reique, Montreal; P. Bonhomme, Montreal; Hon. R. Dandurand, K.C., Montreal; Hon. N. Perodeau, M.P., Montreal; M. H. Laporte, Montreal; Hon. N. A. Belcourt, Ottawa; M. E. P. Lachapell, M.D., Montreal; M. S. Bienvenu, Montreal.

*Officers.*—G. N. Ducharme, President, Montreal; Hon. J. A. Ouimet, 1st Vice-President, Montreal; Hon. F. L. Reique, 2nd Vice-President, Montreal; P. Bonhomme, Managing Director, Montreal; J. E. Gilinas, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon Antalne Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde 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: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada, 1-2 George V. (1911), chap. 139, 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 the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

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 \$47,937, held by Receiver-General of Canada.

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#### NIAGARA FIRE INSURANCE COMPANY.

Register No. 5708.

Certificate of Registry No. 3238.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara 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: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1910), chap. 32, The Insurance Act.

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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Tornado and Automobile Insurance (including damage to automobiles in transit by rail).

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 \$179,595, held by the Receiver-General, Ottawa.

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## FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 5652.

Certificate of Registry No. 3182.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Edward J. B. Dobie, Port Arthur, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

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 Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount 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, 1916, and expiring on the 31st day of March, 1917, 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 \$87,044, held by the Treasury Board of the Dominion of Canada.

## LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 5617.

Certificate of Registry No. 3147.

1. Head Office. Boston, Massachusetts. Chief Agent and Attorney for Ontario, Henry W. Davis, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective 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 on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members as the Capital Stock (\$100,000) 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, 1916, and expiring on the 31st day of March, 1917, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident 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 \$32,662, held by the Receiver-General of Canada.



## NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 5602.

Certificate of Registry No. 3132.

1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company, of Milwaukee, Wisconsin.

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 Wisconsin Special Act, chap. 63, 1869; General Statutes, 1898; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Tornado 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 \$92,325, held by the Department of Finance.

## THE RIDGLEY PROTECTIVE ASSOCIATION.

Register No. 5604.

Certificate of Registry No. 3134.

1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts 1888; chap. 576, Acts 1907, with amendments 1912 and 1913. 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, 1916, and expiring on the 31st day of March, 1917, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident 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 \$23,598, held by the Receiver-General of Canada.

## GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 5769.

Certificate of Registry No. 3296.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Ernest L. McLean, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, An Act in relation to Insurance Corporations and amendments. Canada, 1910, chap. 32, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Explosion Insurance (as limited by Company's charter).

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of \$108,450, held by the Receiver-General.

## MOUNT ROYAL ASSURANCE COMPANY.

Register No. 5587.

Certificate of Registry No. 3117.

## DIRECTORS AND OFFICERS.

*Directors.*—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Hon. J. A. Ouimet, Montreal; Paul Rainville, Montreal; Hon. J. Decarie, Montreal; H. A. Ekers, Montreal; Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; J. E. Clement, Montreal; N. Perodeau, Montreal.

*Officers.*—Hon. H. B. Rainville, President, Montreal; Hon. J. W. Wilson, Vice-President, Montreal; J. E. Clement, General Manager, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal 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: Statutes of Quebec, 2 Edward VII. c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1910), c. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members, as the amount (\$250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire 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 \$55,936, held by the Receiver-General, Ottawa.

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MERCHANTS CASUALTY COMPANY.

Register No. 5645.

Certificate of Registry No. 3175.

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DIRECTORS AND OFFICERS.

*Directors*—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; Dr. J. S. Gray, Winnipeg; J. S. Turner, R. B. Graham, W. J. Bulman, Winnipeg; Geo. W. Curtiss, Minneapolis, Minn.

*Officers.*—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and Managing Director, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty 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 Parliament of Manitoba, 3 George V., chap. 117 (1913), 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, 1916, and expiring on the 31st day of March, 1917, to transact Accident Insurance (excluding Employers Liability) 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 \$69,933, held by the Receiver-General, Ottawa.

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IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 5757.

Certificate of Registry No. 3287.

DIRECTORS AND OFFICERS.

*Directors.*—Lyman Root, Toronto; A. R. Williams, Toronto; H. F. Petman, Toronto; A. Waring Giles, Toronto; G. A. Hankey, Toronto; W. F. N. Windeyer, Toronto; W. J. Blackburn, Toronto; Geo. L. Lyon, Toronto.

*Officers.*—Lyman Root, President and Manager, Toronto; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation 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, being chap. 137 (1913), An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. 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, 1916, and expiring on the 31st day of March, 1917, 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 \$80,062. held by the Dominion Government.

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE  
DOMINION OF CANADA.

Register No. 5765.

Certificate of Registry No. 3295.

*Officers.*—Norman G. Heyd, Grand Dictator, Toronto; W. Buller, Grand Vice-Dictator, Peterborough; Rodney H. Brandon, Grand Secretary, Mooseheart, Ill.; F. E. Robins, Grand Trustee, Hamilton; A. Jacobs, Grand Trustee, Toronto; P. A. Schultes, Grand Trustee, Brantford.

1. Head Office, Toronto. Suits by or against the Corporation may be brought in the name of The Grand Lodge of the Loyal Order of Moose in the Dominion 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, 2 George V., chapter 124 (1912), also Canada Insurance Act, chapter 32, 1910.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Sickness Insurance among members of the Order.

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 \$9,605, held by the Superintendent of Insurance, Ottawa.

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NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5312.

Certificate of Registry No. 2933.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. 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, 1916, and expiring on the 31st day of March, 1917, 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 \$73,224, held by the Receiver-General of Canada.

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GLENS FALLS INSURANCE COMPANY.

Register No. 5675.

Certificate of Registry No. 3205.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, William H. George, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls 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 originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado Insurance and Insurance against loss or damage to automobiles by burglary or theft.

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 \$124,450, held by the Department of Finance.

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EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Registry No. 5668.

Certificate of Registry No. 3198.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable 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: Special Acts of the State of Rhode Island 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 32 (1910).

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, 1916, and expiring on the 31st day of March, 1917, 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 \$101,913, held by the Dominion of Canada.

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THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 5612.

Certificate of Registry No. 3142.

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DIRECTORS AND OFFICERS.

*Directors:*—Randall Davidson, Montreal; S. E. Richards, Winnipeg; W. A. T. Sweatman, Winnipeg; C. A. Richardson, Winnipeg; L. T. Hillary, Winnipeg.

*Officers:*—Randall Davidson, President; C. A. Richardson, Vice-President and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Walter Evans, Toronto. 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, 1916, and expiring on the 31st day of March, 1917, 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 \$92,240, held by the Department of Finance.

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THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5627.

Certificate of Registry No. 3157.

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1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

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 Ordonnance royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, Chapter 32 (1910).

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, 1916, and expiring on the 31st day of March, 1917, 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 \$13,168, held by the Government of Canada.

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## THE CASUALTY COMPANY OF CANADA.

Register No. 5762.

Certificate of Registry No. 3292.

## DIRECTORS AND OFFICERS.

*Directors*:—Arthur L. Eastmure, Toronto; Henry S. Strathy, Toronto; Charles S. Blackwell, Toronto; Allan E. Renfrew, Toronto; Hon. Thomas Crawford, Toronto; Walter J. Keens, Toronto; Arthur Wyburn Eastmure, Toronto; Walter W. Cumming, Toronto.

*Officers*:—Arthur L. Eastmure, President and Managing Director, Toronto; Henry S. Strathy, Chairman of the Board, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Casualty 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, 1-2 George V, chap. 63, 1911; 2-4 George V, chap. 100, 1913; 5 George V, chap. 62; The Insurance Act, 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholders 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, 1916, and expiring on the 31st day of March, 1917, 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 \$10,880, held by the Dominion Government.

## MILLERS NATIONAL INSURANCE COMPANY.

Register No. 5699.

Certificate of Registry No. 3229.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Arthur Vernon Stamper, Toronto. Suits by or against the Company may be brought in the name of the Millers National 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: Incorporated in State of Illinois, 1865, by Special Act; Amendments in 1869, 1875 and 1877; Canada, chap. 32, 1910, the Insurance Act.

3. *The members are related* mutually.

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, 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 Government.

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BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

Register No. 5740.

Certificate of Registry No. 3270.

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1. Head Office, London, 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 Dominions 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: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies Act; and amendments to 1900; 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, 1916, and expiring on the 31st day of March, 1917, 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: Deposit accepted at the value of \$108,314, held by the Dominion Government.

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NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.

Register No. 5601.

Certificate of Registry No. 3131.

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1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National-Ben Franklin 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 Pennsylvania Laws 408 and 559, 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, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

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 \$162,725, held by the Receiver-General.

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BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 5618.

Certificate of Registry No. 3148.

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DIRECTORS AND OFFICERS.

*Directors*:—Hon. C. E. Dubord, Quebec; J. B. Morissette, Quebec; Theodore Meunier, Montreal; Hon. J. E. Roberge, Lambton; I. L. Lafleur, Montreal; J. E. E. Leonard, Montreal; L. H. Desjardins, Terrehonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lake Megantic; J. Spycket, Paris, France; Michel Propper, Paris, France; L. J. Boileau, Quebec, Que.

*Officers*:—Hon. C. E. Dubord, President, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Meunier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial 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, 8-9 Edward VII., chap. 52; 2 George V., chap. 68; 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 by contract 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, 1916, and expiring on the 31st day of March, 1917, 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 \$54,217, held by the Minister of Finance.



## COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE

(General Fire Insurance Company), of Paris, France.

Register No. 5626.

Certificate of Registry No. 3156.

1. Head Office, Paris, France. Chief Agent for Ontario, Fred. W. Gates, Hamilton, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre l'Incendie.

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: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 32 (1910), 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, 1916, and expiring on the 31st day of March, 1917, 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 \$79,664, held by the Government of Canada.

## FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5703.

Certificate of Registry No. 3233.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple 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 is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

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 \$101,652, held by the Finance Department, Ottawa.

## THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 5686.

Certificate of Registry No. 3216.

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 registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance for term ending 30th April, 1917.

## ROYAL EXCHANGE ASSURANCE.

Register No. 5696.

Certificate of Registry No. 3226.

*Directors*:—H. V. Meredith, Montreal; Dr. E. P. Lachapelle, Montreal; J. S. Hough, K.C., Winnipeg, Man.; B. A. Weston, Halifax, N.S.

*Officers*:—H. V. Meredith, Chairman, Montreal; Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Col. Andrew D. Davidson, 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 said 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 now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance restricted to Burglary or Theft, for the term ending 31st March, 1917.

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 \$398,629, held by the Government of Canada.

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\*CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Register No. 5609.

Certificate of Registry No. 3139.

Officers:—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Lumbermen's Insurance Exchange.

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 Dominion Insurance Act, chap. 32, 1910.

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\*Formerly the Lumbermen's Fire Indemnity Contract.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date 31st day of March, 1916, and expiring on the 31st March, 1917, to transact Fire Insurance among its members, restricted to risks on property, situated in the Provinces of Ontario and Quebec.

4. 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 \$18,630 held by the Government of Canada.

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THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 5766.

Certificate of Registry No. 3297.

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, 1916, and expiring on the 31st day of March, 1917, to transact the business of Inland Transportation 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 \$25,194, held by the Finance Department, Ottawa.

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UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 5712.

Certificate of Registry No. 3242.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, 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, 1917.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Profit and Loss Account to 31st December, 1915.*

DR.		£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet .....		174,008	2	2
" Balance of Underwriting Account, 1914 .....		473,130	10	11
" Interest on Investments and Loans, etc., less Income Tax thereon..		42,737	18	0
		<u>£689,876</u>	<u>11</u>	<u>1</u>
CR.		£	s.	d.
By Dividend authorized by General Meeting, paid 22nd April, 1915 .....	£11,445 0 0			
" Interim Dividend, paid 27th October, 1915 .....	9,810 0 0			
		<u>21,255</u>	<u>0</u>	<u>0</u>
" Income Tax .....		4,742	17	10
" Losses, Averages, Returns, Re-Insurances and Charges, paid on account of 1914 .....	£308,236 8 9			
" Transferred to Suspense against further claims..	60,000 0 0			
		<u>368,236</u>	<u>8</u>	<u>9</u>
" Amount written off Investments .....		25,000	0	0
" Bad and Doubtful Debts .....		2,009	2	1
" Balance .....		268,633	2	5
		<u>£689,876</u>	<u>11</u>	<u>1</u>

UNDERWRITING ACCOUNT.

DR.		£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Taxes, Offices Expenses and Agents' Charges .....		1,111,954	10	0
		<u>£1,111,954</u>	<u>10</u>	<u>0</u>
CR.		£	s.	d.
By Losses and Averages Paid .....		432,370	11	0
" General Expenses .....		42,892	7	9
" Directors' Remuneration .....		3,000	0	0
" Auditors' Fee .....		257	5	0
" Balance .....		633,434	6	3
		<u>£1,111,954</u>	<u>10</u>	<u>0</u>



## GENERAL BALANCE SHEET TO 31ST DECEMBER, 1915.

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 .....		245,900	12	3
“ Bills Payable .....		2,165	9	3
“ Underwriting Suspense Account .....		121,868	0	10
“ Underwriting Account, 1915 .....		633,434	6	3
“ Profit and Loss Account .....		268,633	2	5
		£1,735,501	11	0
CR.		£	s.	d.
By Investments, at estimated market value, Freehold and Leasehold Properties . . . . .		1,089,837	18	4
“ Sundry Debtors .....		471,444	7	11
“ Interest to date not received .....		9,930	0	0
“ Stamps in hand .....		371	14	5
“ Cash and Bills at Bankers and in hand .....		163,917	10	4
		£1,735,501	11	0

HELENUS R. ROBERTSON, }  
H. C. WOODWARD, } *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 explanations we have required. Subject to liability in respect of Excess Profit Duty (if any), the above Balance Sheet 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 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 the Investments to the amount specified.

HARMOOD, BANNER & SON,

LIVERPOOL, 16th March, 1916.

*Chartered Accountants.*

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 5753.

Certificate of Registry No. 3283.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey 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, 1917.

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

*Marine Account.*

DR.

	£	s.	d.
To Amount of Marine Fund at 1st January, 1915 .....	182,032	10	5
" Premium Income (less Returns, Re-insurances and Agency Charges) .....	482,847	17	9
" Interest on Investments .....	9,022	3	10
	<u>£673,902</u>	<u>12</u>	<u>0</u>

CR.

	£	s.	d.
By Claims paid and outstanding (including Underwriter's Commission) .....	368,789	17	10
" Expenses of Management .....	28,593	12	5
" Transferred to Profit and Loss Account .....	23,379	18	8
" Amount of Marine Fund at end of year—			
Reserve for unexpired risks, 40% .....	£193,139	3	1
Additional Reserve .....	60,000	0	0
	<u>253,139</u>	<u>3</u>	<u>1</u>
	<u>£673,902</u>	<u>12</u>	<u>0</u>

PROFIT AND LOSS ACCOUNT.

DR.

	£	s.	d.
To Balance from last year's account .....	67,807	13	0
" Interest on Investments .....	30,214	12	11
" Transferred from Marine Account .....	23,379	18	8
	<u>£121,402</u>	<u>4</u>	<u>7</u>

CR.

	£	s.	d.	£	s.	d.
By Dividend for 1914 .....	35,000	0	0			
Less Income Tax .....	2,697	18	4			
	<u>32,302</u>	<u>1</u>	<u>8</u>			
" Amount written off Investments .....				33,481	13	0
" Income Tax 1914-15 Assessment .....				2,697	7	0
" Balance to next year's account .....				52,921	2	11
				<u>£121,402</u>	<u>4</u>	<u>7</u>

## GENERAL BALANCE SHEET, 31ST DECEMBER, 1915.

DR.			
	£	s.	d.
Capital Subscribed—100,000 Shares at £20 per Share, £2,000,000— paid up £2 per Share .....	200,000	0	0
Reserve Fund .....	500,000	0	0
Marine Fund .....	253,139	3	1
Investments Reserve Fund .....	100,000	0	0
Suspense Account (Dividends unpaid) .....	612	18	8
Outstanding Marine Losses .....	159,169	0	0
Profit and Loss Account .....	52,921	2	11
Amount owing to other Insurance Companies .....	913	17	10
Current Accounts owing by Company .....	15,905	17	1
	<u>£1,282,661</u>	<u>19</u>	<u>7</u>

CR.			
	£	s.	d.
Investments at Book Values .....	1,075,197	2	1
Outstanding Interest, accrued but not due .....	11,479	3	1
Cash with Bankers, in hand, and Policy Stamps .....	96,990	17	5
Agents' Balances .....	48,244	15	10
Outstanding Premiums .....	31,756	8	5
Amounts owing to Company .....	9,793	12	6
Amounts owing by other Insurance Companies .....	8,946	19	3
Bills Receivable .....	253	1	0
	<u>£1,282,661</u>	<u>19</u>	<u>7</u>

C. S. HOARE, } *Directors.*  
A. M. TURNER, }

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Account, 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 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 of the Securities.

HARMOOD, BANNER & SON.

*Chartered Accountants.*

Liverpool, 3rd April, 1916.

## RELiance MARINE INSURANCE COMPANY (LIMITED).

Register No. 5695.

Certificate of Registry No. 3225.

## DIRECTORS AND OFFICERS.

*Directors.*—R. W. Sharples, Oswald Dobell, Gilbert W. Fox, J. U. Hodgson, Campbell N. Watson, George Atherton, Liverpool.

*Officers.*—Gilbert W. Fox, Chairman; J. U. Hodgson, 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 the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, 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, 1917, to transact Ocean Marine Insurance.

## BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Profit and Loss Accounts, 31st December, 1915.*

DR.

	£	s.	d.
To Balance 1st January, 1915 .....	64,518	2	10
“ Balance of Underwriting Account, 1914 .....	92,734	18	10
“ Interest Account, less Income Tax thereon .....	13,995	11	11
	<hr/>		
	£171,248	13	7

## CR.

	£	s.	d.
By Dividend paid to Shareholders—			
1st July, 1914 .....	£8,203	2	6
26th January, 1915 .....	7,947	18	4
“ Income Tax, 1914 .....	16,151	0	10
“ Claims, Re-insurances, Returns, Commissions, etc., for 1914.....	1,857	3	4
“ Amount carried to Suspense Account to close 1914 .....	52,614	15	6
“ Subscriptions to War Relief Funds .....	15,000	0	0
“ Loss on Investments realized .....	150	0	0
“ Amount transferred to Investment Reserve Fund .....	3,161	12	7
“ Balance carried down .....	15,000	0	0
	67,314	1	4
	<u>£171,248</u>	<u>13</u>	<u>7</u>

## UNDERWRITING ACCOUNT, 1915.

## DR.

	£	s.	d.
To Premiums, less Re-insurances, Returns, and Agency Charges, etc...	172,752	18	9
“ Transfer Fees .....	7	12	6
	<u>£172,760</u>	<u>11</u>	<u>3</u>

## CR.

	£	s.	d.
By Claims .....	41,244	3	0
“ General Expenses, including Salaries, Rents, Subscriptions to Underwriters' Rooms, Registers of Shipping, etc. ....	12,885	16	4
“ Auditors' Remuneration .....	100	0	0
“ Directors' Remuneration .....	1,500	0	0
“ Balance carried down .....	117,030	11	11
	<u>£172,760</u>	<u>11</u>	<u>3</u>

## BALANCE SHEET.

## DR.

To Capital—	£	s.	d.
50,000 shares at £10 per share, £500,000.			
Paid up £2 per share .....	100,000	0	0
“ Reserve Fund .....	150,000	0	0
“ Investment Reserve Fund .....	15,000	0	0
“ Balance of Profit and Loss Account .....	£67,314	1	4
Less Interim Dividend paid 1st July, 1915.....	7,838	10	10
“ Balance of Underwriting Account, 1915 .....	59,475	10	6
“ Suspense Account .....	117,030	11	11
“ Special Re-insurance Account .....	18,565	15	8
“ Accounts due by the Company .....	13,104	18	11
“ Dividends unpaid .....	10,371	14	5
	82	2	11
	<u>£483,630</u>	<u>14</u>	<u>4</u>



CR.

By Investments—

	£	s.	d.
Bonds repayable at fixed dates .....	£265,702	19	2
Other Investments .....	134,526	13	10
(Market Value 31st Dec., 1915, £119,652 7 1) .....	400,229	13	0
“ Policy Stamps .....	68	6	4
“ Cash at Bankers and in hand .....	14,464	8	3
“ Interest accrued but not received .....	3,377	10	6
“ Accounts due to the Company, for Premiums, Salvages, etc.....	65,490	16	3
	£483,630	14	4

GILBERT W. FOX, }  
R. W. SHARPLES, } DIRECTORS.

AUDITOR'S REPORT.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1915. 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.

Liverpool, 18th January, 1916.

CHALMERS, WADE & CO.,  
*Chartered Accountants, Auditors.*

### ROYAL EXCHANGE ASSURANCE.

Register No. 5763 .

Certificate of Registry No. 3293.

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, 1917.

### RECEIPTS.

#### *Marine Department.*

The Net Premiums amounted to £854,124 2s. 4d., which, with interest, gave a total income of £860,499 3s.

## PAYMENTS.

The Losses paid in respect of 1915 and previous years amounted to £488,200 18s. 11d. The Expenses of Management were £49,829 8s. 7d.

The Marine Fund, after transferring £30,000 to the Profit and Loss Account, amounts to £601,992 12s. 6d.

## CR.

	£	s.	d.
Amount of Marine Insurance Fund at the beginning of the year.....	309,523	17	0
Premiums, after deduction of Re-insurance Premiums, Returns, Brokerage, Discount and Commission .....	854,124	2	4
Interest, Dividends and Rents .....	£7,350	0	0
Less Income Tax thereon .....	974	19	4
	<u>6,375</u>	0	8
	<u>£1,170,023</u>	0	0

## DR.

	£	s.	d.
Claims Paid and Outstanding .....	488,200	18	11
Expenses of Management .....	49,829	8	7
Transferred to Profit and Loss Account .....	30,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per Balance Sheet .....	601,992	12	6
	<u>£1,170,023</u>	0	0

## GENERAL BALANCE SHEET, 31ST DECEMBER, 1915.

## LIABILITIES.

	£	s.	d.
Proprietors' Capital paid up .....	689,219	17	10
Life Assurance Fund .....	3,764,665	8	7
Annuity Fund .....	912,031	14	10
Capital Redemption Fund .....	138,295	2	4
Fire Insurance Fund .....	418,612	0	0
Marine Insurance Fund .....	601,992	12	6
General Accident Insurance Fund .....	203,952	0	0
Profit and Loss Account (General Reserve Fund) .....	522,256	1	5
Claims Admitted or Intimated, but Not Paid—			
Life Assurance .....	44,737	5	6
Fire Insurance .....	102,155	17	8
Annuities Due and Unpaid .....	6,588	4	6
Surrendered and Settlement Policies Suspense Accounts.....	8,767	0	8
Deposit Fund (clerks' savings) .....	26,038	9	6
Security Deposit Fund (security for agents and others).....	2,310	13	4
Pension and other Reserve Funds .....	81,425	12	8
Bills Payable .....	1,739	16	9
Sundry Creditors .....	210,366	8	6
	<u>£7,735,154</u>	6	7

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	730,746	10	1
Mortgages on property out of the United Kingdom.....	59,144	2	7
Loans on parochial and other public rates .....	131,661	10	11
Loans on life interests .....	207,970	14	5
Loans on reversions .....	181,784	7	9
Loans on stocks and shares .....	189,300	17	11
Loans on Company's policies within their surrender values .....	202,708	5	7
Loans on personal security .....	156,122	0	6
Investments—			
Deposit with the High Court (Bank of England stock).....	20,250	0	0
British Government securities and Bank of England stock .....	693,818	14	0
Municipal and county securities, United Kingdom .....	44,629	10	0
Indian and Colonial Government securities .....	174,480	12	6
Indian and Colonial provincial securities .....	26,083	5	0
Indian and Colonial municipal securities .....	121,439	12	6
Foreign Government securities .....	410,363	14	8
Foreign provincial securities .....	66,047	9	8
Foreign municipal securities .....	291,510	12	10
Railway and other debentures and debenture stocks—Home and Foreign .....	1,412,352	8	2
Railway and other preference and guaranteed stocks .....	346,224	15	10
Railway and other ordinary stocks .....	153,558	18	0
Freehold ground rents .....	129,177	9	8
House property .....	761,745	6	11
Life interests .....	14,483	19	7
Reversions .....	143,852	14	7
Agents' balances .....	667,214	11	1
Outstanding premiums .....	30,862	2	7
Outstanding interest, dividends and rents .....	18,075	19	9
Interest accrued but not payable .....	68,471	0	0
Bills receivable .....	23,602	9	1
Marine stamps .....	796	7	6
Cash—			
On deposit .....	73,927	13	0
In hand and on current account .....	182,746	9	11
	<u>£7,735,154</u>	<u>6</u>	<u>7</u>

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1915, 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.,  
April 4th, 1916.

## FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5704.

Certificate of Registry No. 3232.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple 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, 1917.

## SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1915.

*Officers.*—Bernard Faymonville, President; J. B. Levison, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary.

*Directors.*—William J. Dutton, Bernard Faymonville, B. Levison, Charles R. Bishop, J. C. Coleman, Henry Rosenfeld, Geo. A. Newhall, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells and Vanderlynn Stow.

*Fifty-third Annual Statement, January 1, 1916.*

CASH CAPITAL .....	\$1,500,000 00
POLICYHOLDERS' SURPLUS .....	4,164,704 18

## ASSETS.

United States, State and Municipal Bonds .....	\$1,018,307 68
Railroad Bonds .....	2,367,888 50
Gas, Water and Electric Power Bonds .....	1,115,982 50
Miscellaneous Bonds .....	535,767 50
Bank Stocks .....	387,185 00
Miscellaneous Stocks .....	352,675 75
Real Estate .....	571,000 00
Loans on Mortgages .....	1,138,153 90
Loans on Collaterals .....	272,937 67
Cash in Bank and Company's Offices .....	2,141,816 98
Premiums in Course of Collection .....	1,163,159 07
Premium Notes .....	164,396 00
All Other Assets .....	96,935 00
<b>Total Assets .....</b>	<b>\$11,326,205 60</b>

## LIABILITIES.

Losses in Process of Adjustment .....	\$1,147,419 69
Re-Insurance Reserve .....	5,661,581 73
All Other Claims and Demands .....	292,500 00
Reserve for January Dividend .....	60,000 00
Capital Paid in Cash .....	1,500,000 00
Net Surplus .....	2,664,704 18
<b>Total Liabilities .....</b>	<b>\$11,326,205 60</b>

## INCOME.

Net Premiums—Fire .....	\$4,131,391 94
Marine .....	3,690,504 96
	<u>\$7,821,896 90</u>
Interest, Dividends, Rents .....	381,784 65
All Other Income .....	2,465 08
	<u>\$8,206,146 63</u>

## EXPENDITURES.

Net Losses Paid—Fire .....	\$2,321,147 78
—Marine .....	1,673,490 31
	<u>\$3,994,638 09</u>
Dividends .....	240,000 00
Commission and Brokerage .....	1,365,121 11
Taxes and all Other Expenditures .....	1,485,753 00
	<u>\$7,085,512 67</u>

## INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 5707.

Certificate of Registry No. 3237.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple 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, 1917.

BALANCE SHEET, 31ST DECEMBER, 1915.

DR.		£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per share have been paid) .....		201,000	0	0
" Reserve .....		500,000	0	0
" Freehold and Building Reserve Account .....		25,000	0	0
" Investment Depreciation Account .....		75,000	0	0
" Sundry Creditors .....		7,072	1	9
" Underwriting Suspense Account .....		151,357	19	7
" Balance of Underwriting Account, 1915 .....		711,044	1	11
" Balance Profit and Loss Account .....		117,717	0	4
		£1,788,191	3	7
CR.		£	s.	d.
By Freehold and Building .....		230,000	0	0
" Government and other Securities .....		1,293,170	3	1
" Cash at Bankers and in hand .....		41,450	12	4
" Bills Receivable .....		1,206	11	0
" Stamps .....		429	2	6
" Sundry Debtors .....		221,934	14	8
		£1,788,191	3	7

*Profit and Loss Account, 31st December, 1915.*

DR.		£	s.	d.	£	s.	d.
To Dividend paid in February .....		20,100	0	0			
" Interim Dividend paid in August. £23,450 0 0							
Less Income Tax .....		2,410	2	9			
		21,039	17	3			
					41,139	17	3
" Income Tax .....					8,949	9	0
" Transferred to Reserve Account .....					50,000	0	0
"     "     to Freehold and Building Reserve Account .....					20,000	0	0
"     "     to Investment Depreciation Account .....					25,000	0	0
" Balance .....					117,717	0	4
					£262,806	6	7

## CR.

	£	s.	d.
By Balance . . . . .	103,332	17	3
“ Interest on Investments and Rents . . . . .	54,763	17	2
“ Transfer Fees . . . . .	30	0	0
“ Balance Underwriting Account, on 31st December, 1914 . . . . .	£440,640	12	8
Less Losses, Averages, etc., on 1914 Account in 1915	235,961	0	6
	204,679	12	2
Less Transferred to Underwriting Suspense Ac- count to close 1914 . . . . .	100,000	0	0
	104,679	12	2
	£262,806	6	7

## UNDERWRITING ACCOUNT, 1915.

## DR.

	£	s.	d.
To Net Settlements . . . . .	312,197	2	6
“ Directors’ Fees . . . . .	3,000	0	0
“ Office Expenses, Salaries, and Charges . . . . .	17,097	10	0
“ Balance . . . . .	711,044	1	11
	£1,043,338	14	5

## CR.

	£	s.	d.
By Net Premiums (less Agents’ Commissions and Expenses) . . . . .	1,043,338	14	5
	£1,043,338	14	5

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, with the exception of Securities for about £36,100, which, on account of the war or other sufficient reason, cannot be verified, and having obtained all the 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.*

On behalf of the Board,  
FRED. HUTH JACKSON, }  
A. H. GOSCHEN, } *Directors.*

20th January, 1916.

## 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, 1915

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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 1916:

*Directors:*

H. Sutherland .....	Toronto, Ont.
Thomas Urquhart .....	Toronto, Ont.
S. Henderson .....	Toronto, Ont.
Dr. T. F. McMahon .....	Toronto, Ont.
Danl. Urquhart .....	Toronto, Ont.
Geo. M. Begg .....	Toronto, Ont.
W. H. Shapley .....	Toronto, Ont.
H. L. Sutherland .....	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 & Co. ....	Toronto, Ont.
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Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400;  
Deposit at Provincial Treasury, \$33,500.00.



## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of mortgages .....	\$270,315 69
Amount of debentures .....	44,315 38
Amount of loans on Company's policies .....	66,662 38
Actual cash in hand at head office .....	1,930 99
Cash on deposit in Standard Bank, Bay and Richmond Streets, Toronto....	6,548 05
Interest due and accrued .....	5,935 25
Premiums outstanding (net) .....	3,376 63
Premiums deferred (net) .....	6,065 57
Premium on capital stock unpaid .....	1,750 00
Office furniture (not extended) .....	\$740 00
 Total assets .....	 \$406,899 94
 Subscribed capital stock uncalled .....	 \$318,600 00

## LIABILITIES.

Re-insurance reserve (Om. (5) Table interest at 3½ per cent.).....	\$373,612 00
Amount due auditors' fees, 1915 .....	100 00
Amount due premiums paid in advance .....	840 57
Amount due Provincial tax, 1915 premiums .....	1,159 27
Paid by Agent for license .....	3 00
 Total liabilities .....	 \$375,714 84
 Capital stock paid up .....	 \$35,400 00

## RECEIPTS.

Cash balance on 31st December, 1914 (not extended), \$14,348.26.	
Amount received in cash for gross premiums .....	\$67,874 13
Amount received in cash for interest .....	18,705 09
Amount received for commission .....	190 65
Amount received for capital stock premium .....	200 00
Amount received for agents' license .....	3 00
Amount received in cash for payments on mortgages and other loans (not extended) .....	\$12,710 18
 Total receipts .....	 \$86,972 87

## EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and salaries .....	\$6,753 49
" fuel and light .....	9 73
" medical fees .....	1,235 00
" interest, discount or exchange .....	46 41
" statutory assessment and license fee .....	72 29
" travelling expenses .....	1,823 29
" rent . . . . .	1,183 33

Cash paid for taxes (Municipal and Government) .....	\$1,353 59
“ salaries and auditors' fees .....	7,115 00
“ printing, stationery and advertising .....	463 62
“ postage, telegrams and express .....	260 82
“ other expenses .....	595 90
<b>Total expenses of management .....</b>	<b>\$20,912 47</b>

Miscellaneous expenditure:

Cash paid for claims which occurred in 1915 .....	5,000 00
“ claims which occurred prior to 1915 .....	1,000 00
“ re-insurance .....	1,629 95
“ surrender values .....	3,958 20
“ matured endowment .....	500 00
“ investments (not extended), \$72,480.15.	
“ Dividend on reinsurance policy .....	71 50
<b>Total expenditure .....</b>	<b>\$33,072 12</b>

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1914 .....	1,872	\$ 2,497,083 00
Contracts taken during 1915.....	188	254,700 00
<b>Gross number and amount of contracts on foot at any time during 1915</b>	<b>2,060</b>	<b>2,751,783 00</b>
	<b>Number.</b>	<b>Amount.</b>
Deductions:		\$ c.
Contracts matured in 1915.....	6	5,500 00
Contracts lapsed in 1915.....	92	151,500 00
Contracts surrendered for which cash } values have been made.....	71	90,500 00
Amount by which various contracts still on } foot were reduced in 1915.....		1,500 00
<b>Total deductions.....</b>	<b>169</b>	<b>249,000 00</b>
<b>*Number and amount of contracts on foot at 31st December, 1915 ....</b>	<b>1,891</b>	<b>2,502,783 00</b>
<b>Re-insured .....</b>		<b>42,500 00</b>
<b>Net number and amount of contracts on foot at 31st December 1915 ...</b>	<b>1,891</b>	<b>2,460,283 00</b>

\* Of this amount there was payable to beneficiaries resident in Ontario \$2,391,260.00.

## 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
Hossack, D. C. ....	Toronto .....	100	10,000	00	1,000	00
Heggie, Dr. W. C. ....	" .....	10	1,000	00	100	00
Henderson, Rev. A. ....	Earlswood, 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, Ont. ....	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. ....	" .....	1,045	104,500	00	10,450	00
Sutherland, L. H. B. ....	" .....	350	35,000	00	3,500	00
Urquhart, D. ....	" .....	100	10,000	00	1,000	00
Urquhart, Thomas .....	" .....	100	10,000	00	1,000	00
Walton, J. M. ....	Aurora .....	150	15,000	00	1,500	00
Wenborne, O.C. ....	Santiago, Chile .....	5	500	00	50	00
Totals .....	.....	3,540	354,000	00	35,400	00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

*Commenced business 21st April, 1909.*

HEAD OFFICE, ROOM 503, TEMPLE BUILDING, TORONTO, ONT.

*Directors:*

Names and addresses of the Directors and Officers for the year 1916:

John J. Main .....	Toronto, Ont.
A. C Pratt, M.P.P. ....	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.
F. D. Lawrence .....	Montreal, Que.
H. Dempsey .....	Rednersville, Ont.

*Officers:*

John J. Main, President .....	Toronto, Ont.
A. C. Pratt, M.P.P., Vice-President .....	Toronto, Ont.
A. M. Featherston, General Manager and Secretary .....	Toronto, Ont.

*Auditors:*

A. C. Neff & Co. ....	Toronto, Ont.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$46,640; Paid in Advance of Call, \$15,570; Unpaid on Calls, \$1,900; Deposit at Provincial Treasury, \$25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of loans on Company's policies .....		\$5,684 88
Amount of Municipal Debentures and Government War Loan Bonds (part Alberta and Manitoba Government deposits) .....		14,844 93
Actual cash on hand at head office .....	\$3,036 64	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipts, Ontario and Alberta Government deposits) .....	35,000 00	
Cash on deposit, Union Bank, Toronto .....	11,374 37	
Cash on deposit in Union Bank, Winnipeg, Man. (deposit receipt, Manitoba Government deposit) .....	10,000 00	
		<hr/>
		59,411 01
Due by Provincial agents .....		3,847 98
Interest due or accrued and unpaid .....		150 00
Premiums outstanding .....		26,383 33
Advertising supplies on hand .....	\$1,110 00	} Not extended.
Charter account .....	7,773 00	
Agents' advances .....	67 90	
Office furniture and fixtures .....	399 33	
		<hr/>
Total assets .....		\$110,322 13
		<hr/>
Subscribed capital stock uncalled, less paid in advance of calls.....		\$61,360 00
		<hr/>

## LIABILITIES.

Re-insurance reserve (Hm. Table, interest at 4½ per cent.).....	\$74,843 85
Amount due, medical fees .....	54 00
Manitoba expenses .....	105 32
Amount all other .....	19 61
	<hr/>
Total liabilities to public .....	\$75,022 78
	<hr/>
Capital stock paid up .....	\$46,640 00
	<hr/>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended), \$57,475.92.	
Gross premiums received in cash .....	\$42,397 80
Amount received for interest .....	2,820 13
Amount received for commission .....	4 31
	<hr/>
Total receipts .....	\$45,222 24
	<hr/>

## EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and salaries .....	\$8,354 81
"    medical examination fees .....	1,278 00
"    law costs .....	54 00
"    statutory assessment and license fee (Ontario) .....	65 38
"    other taxes and fees .....	388 56
"    interest . . . . .	29 68
"    travelling expenses .....	273 35
"    rent . . . . .	660 00
"    license fees, etc., other Provinces .....	301 14
"    taxes (Municipal and Government) .....	66 20
"    salaries, directors' and auditors' fees .....	5,747 96
"    printing, stationery and advertising .....	1,315 19
"    postage, telegrams, express and telephone .....	277 96
"    other expenses .....	3,096 20
	<hr/>
Total expenses of management .....	\$21,908 43
Miscellaneous payments:	
Cash paid for claims during 1915 .....	1,500 00
"    re-insurance . . . . .	2,770 64
"    rebate . . . . .	353 76
"    policies surrendered .....	2,954 39
"    Debentures, etc., other securities (not extended), \$13,749.93.	
"    other expenditure .....	50 00
	<hr/>
Total expenditure .....	\$29,537 22
	<hr/>



MISCELLANEOUS.

	Number.	Amount.
Contracts in force, 31st December, 1914 .....	1,027	1,686,150 00
Contracts taken during 1915.....	262	394,333 00
Gross number and amount of contracts on foot at any time during 1915	1,289	2,080,483 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	2	1,500 00
Contracts lapsed in 1915.....	198	352,750 00
Contracts terminated.....	3	9,000 00
Contracts exchanged.....	5	5,000 00
Contracts surrendered.....	6	26,000 00
Total deductions extended.....	214	394,250 00
Gross number and amount of contracts on foot .....	1,075	1,686,233 00
Less re-insured .....		9,500 00
Net number and amount of contracts on foot 31st December, 1915 .....	1,075	1,676,733 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid up.	
			\$	c.	\$	c.
Acton, Jas.....	Toronto .....	10	1,000	00	300	00
Alguire, D. O. ....	Cornwall .....	10	1,000	00	300	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. ....	Calgary .....	20	2,000	00	600	00
Chisholm, Dr. ....	Halifax .....	10	1,000	00	1,000	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
Dow, Dr. Geo. W. ....	Owen Sound .....	5	500	00	150	00
Duke, Thos. ....	Vancouver .....	1	100	00	100	00
Dupruis, L. N. ....	Montreal .....	10	1,000	00	1,000	00
Faircloth, J. M. ....	Toronto .....	10	1,000	00	300	00
Featherston, A. M. ....	" .....	84	8,400	00	2,520	00
Featherston, G. H. ....	Montreal .....	50	5,000	00	1,500	00
Fortin, J., H.D.D.S. ....	" .....	10	1,000	00	1,000	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
Hanna, A. S. ....	Perth .....	5	500	00	150	00
Hart, J. W. ....	Huntsville .....	5	500	00	150	00
Howell, J. ....	Welland .....	3	300	00	90	00
Irwin, J. R. ....	Cobourg .....	5	500	00	150	00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Kerr, Dr. R. Ashton.....	Montreal.....	10	1,000 00	400 00
Lawrence, Fred. D.....	Montreal.....	20	2,000 00	2,000 00
Leslie, John.....	Montreal.....	2	200 00	200 00
Locker, F. B.....	Montreal.....	10	1,000 00	1,000 00
Logie, W.....	Sarnia.....	5	500 00	150 00
McBain, John.....	Montreal.....	50	5,000 00	1,500 00
McGuire, Dr. G. C.....	Vancouver.....	1	100 00	100 00
McIntosh, D. 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
Manning, W. J.....	Winnipeg.....	10	1,000 00	1,000 00
Marquis, J. A.....	Brantford.....	5	500 00	150 00
Mather, W. R.....	Stirling.....	30	3,000 00	.....
Montgomery, T.....	Winnipeg.....	20	2,000 00	2,000 00
Morin, Victor.....	Montreal.....	5	500 00	500 00
Muir, James.....	Quebec.....	10	1,000 00	300 00
Murdoff, Dr. H. M.....	Winnipeg.....	10	1,000 00	1,000 00
Palmer, John Wesley.....	Montreal.....	10	1,000 00	1,000 00
Pattee, F. J.....	Hawkesbury.....	5	500 00	150 00
Parkes, 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.....	Gananoque.....	2	200 00	60 00
Small, Dr. H. Beaumont.....	Ottawa.....	20	2,000 00	600 00
Smith, A. D.....	Mitchell.....	10	1,000 00	1,000 00
Smith, S.....	Winnipeg.....	2	200 00	200 00
Smith & Johnston.....	Ottawa.....	20	2,000 00	600 00
Timmis, Henry.....	Montreal.....	10	1,000 00	1,000 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
Workman, Mark.....	Montreal.....	10	1,000 00	1,000 00
Wylks, G. W.....	Kingston.....	5	500 00	150 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	\$46,640 00

# RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures  
of Life Insurance Companies

LIFE INSURANCE COMPANIES.  
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Policy Loans.		Mortgages.		Municipal Debentures and other securities.		Interest accrued.		Cash.		Premium on capital stock.		Premiums outstanding (incl.).		Deferred premiums (net).		Agents' balances.		Totals.		Office furniture, etc. (Not extended).		Subscribed capital uncalled, less paid in advance.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	66,669	38	270,315	69	44,315	38	5,395	35	8,479	04	1,750	00	3,376	63	6,065	57	.....	406,899	94	740	00	318,600	00	
Policyholders' Mutual Life.....	5,684	88	.....	.....	14,844	95	150	00	* 59,111	01	.....	.....	26,383	33	.....	.....	3,847	98	110,323	13	**9,350	23	61,950	00
Totals .....	72,347	26	270,315	69	59,160	31	6,085	35	67,890	05	1,750	00	29,759	96	6,065	57	3,847	98	517,222	07	10,000	23	370,960	00

\*Includes deposit receipt for \$25,000 deposited with Ontario Government, and deposit receipts for \$20,000 deposited with Manitoba and Alberta Governments. \*\*Supplies on hand \$1,110.00  
organization expenses, \$7,773.00. The Government deposits at date of publication are as follows : Equity Life, \$33,500 ; Policyholders' Mutual Life, \$25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Re-insurance reserve.		Advance premiums.		Provincial tax on premiums.		Unpaid losses.		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.	No.		\$	c.
Equity Life.....	(a) 375,619	00	840	37	1,159	27	.....	.....	.....	.....	103	00	375,714	84	35,400	00	.....	.....	1,891	.....	2,460,888	00
Policyholders' Mutual Life.....	(b) 74,843	36	.....	.....	.....	.....	.....	.....	.....	.....	178	93	75,022	78	46,640	00	1,900	00	1,075	.....	1,676,733	00
Totals .....	448,455	85	840	57	1,159	27	.....	.....	.....	.....	281	93	450,737	62	82,040	00	1,900	00	2,966	.....	4,137,621	00

(a) Om. (5) table 34 per cent.

(b) Hm. 44 per cent.

The Government deposits at date of publication are as follows : Equity Life, \$33,500 ; Policyholders' Mutual Life, \$25,000.

LIFE INSURANCE.—Continued.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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.
Equity Life.....	67,874	13	18,705	09	200	00	.....	.....	193	65	86,972	87	12,710	18
Policyholders' Mutual Life.....	42,397	80	21,820	13	.....	.....	.....	.....	4	31	45,222	24	.....	.....
Totals.....	110,271	93	21,525	22	200	00	.....	.....	197	96	132,195	11	12,710	18

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Agents' Commission and salary.		Salaries and auditors' fees.		Statutory assessment and license fee.		Medical fees.		All other.		Total expenses of management.		Claims.		Surrender values paid.		Advanced to agents.		Loans on Policies.		Re-insurance.		Other expenditure.		Total.		Invested (not extended)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	6,753	49	7,115	00	72	29	1,235	00	5,736	69	20,912	47	6,000	00	3,958	20	.....	.....	1,629	95	571	50	33,072	12	72,480	15		
Policyholders' Mutual Life.....	8,354	81	5,747	96	65	38	1,278	00	6,462	28	21,908	43	1,500	00	353	76	.....	.....	2,954	39	2,770	64	50	00	29,537	22	13,749	93
Totals.....	15,108	30	12,862	96	137	67	2,513	00	12,198	97	42,820	90	7,500	00	4,311	96	.....	.....	2,954	39	4,400	59	62,609	34	86,230	08		

\* Organization expenses \$1,755.93 ; Manitoba Expenses, \$1,096.94





# Joint Stock Fire Insurance Companies

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Year ending 31st December, 1915

## 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 1916:

*Directors:*

The Right Hon. James Parker-Smith ..... London, E.C., England  
 Claude Andrew Allan ..... Glasgow, Scotland  
 Robert King Bell ..... Paisley, Scotland  
 Sir John Cowan ..... Edinburgh, Scotland  
 David Henderson Macdonald ..... Uddingston, Scotland  
 Alexander MacKay, C.A. .... Dundee, Scotland  
 T. Leslie Usher ..... Edinburgh, Scotland

*Officers:*

The Right Hon. James Parker-Smith, President ..... London, E.C., England  
 John Ronald Fleming, Secretary ..... London, E.C., England  
 Donald Wylde MacLennan, General Manager ..... London, E.C., England

*Auditors:*

J. Wyllie, Guild & Scott, C.A. (in Britain) ..... Glasgow  
 MacKay, Irons & Co., C.A. .... Dundee and New York City.

Authorized capital, \$2,500,000.

Subscribed capital, \$1,250,000. Paid up capital, \$500,000.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$70,076.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

(Canadian business only.)

## ASSETS.

Amount of Municipal debentures owned (forming part of Ontario Government deposit) .....	\$51,045 52
Amount of Dominion of Canada 3% subscribed stock (forming part of Ontario Government deposit) .....	4,866 67
Amount of Municipal debentures owned (forming Manitoba Government deposit) . . . . .	10,000 00
Amount of Municipal debentures owned (forming part of Saskatchewan Government deposit) .....	5,150 90

Amount of Municipal debentures owned (forming British Columbia Government deposit) .....	24,827 96
Cash on hand at head office, Toronto .....	\$69 51
Cash in Bank of Nova Scotia, Toronto .....	303 61
Cash in Canadian Bank of Commerce, Toronto .....	10,809 57
Cash in Canadian Bank of Commerce, Regina .....	10,009 30
Amount of deposit receipt, Metropolitan Bank (forming part Ontario Government deposit) .....	9,523 32
Amount of deposit receipt of Bank of Commerce (Government deposit, Alberta) .....	20,000 00
Amount of deposit receipt, Canada Permanent Mortgage Corporation (part Government deposit, Ontario) .....	5,000 00
Amount of deposit receipts, Union Trust and Bank of Commerce (part Government deposit, Sask.) .....	14,772 79
	<hr/>
Cash in agents' hands, acknowledged by them to be due, and considered good ..	70,488 10
Interest due or accrued and unpaid .....	36,128 67
Premium notes outstanding in course of collection, considered good .....	2,850 84
Office furniture .....	16,896 56
Maps, plans, and automobiles (not extended) ....}	\$12,031 71
	<hr/>
Total assets .....	<u>\$222,255 22</u>

## LIABILITIES.

Amount of supposed or reported losses .....	\$20,630 49
Unearned premiums, being 50% of gross premiums on all policies in force at 31st December, 1915 .....	130,779 03
Amount due, salaries and fees .....	800 00
Amount accrued, war tax .....	2,900 00
All other, sundry accounts .....	2,694 67
	<hr/>
Total liabilities .....	<u>\$157,804 19</u>
Capital stock paid up .....	<u>\$500,000 00</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended), \$8,336.14.	
Gross premiums received in cash: Fire, \$265,009.50; Hail, \$318,784.34.....	\$583,793 84
Interest ..	6,004 19
Cash received for re-insurance on policies become claims on Hail Insurance	1,798 17
“ for commission .....	565 19
“ from Home Office .....	44,053 50
“ from investment (deposit receipt) (not extended), \$4,772.79.	
	<hr/>
Total receipts .....	<u>\$636,214 89</u>

## EXPENDITURE.

Expenses of management:	
Cash paid to agents for commission, salaries and bonus .....	\$88,256 77
“ Law costs .....	202 15
“ Investigation and adjustment of claims .....	11,177 44
“ Interest, discount and exchange .....	35,003 97
“ Statutory assessment and license fee (Ontario) .....	119 85
“ License fees, etc., other Provinces .....	1,762 62

Cash paid for travelling expenses .....	\$10,385 02
" Rent .....	2,309 92
" Taxes (Municipal and Government) .....	5,204 69
" Salaries, Directors' and Auditors' fees .....	22,365 87
" Printing, stationery and advertising .....	4,030 67
" Postage, telegrams and express .....	4,112 19
" Other expenses .....	531 58
<b>Total expenses of management .....</b>	<b>\$185,462 74</b>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915: Fire, \$119,258.87;	
Hail, \$130,478.89 .....	249,737 76
losses which occurred prior to 1915 .....	28,441 16
rebate, abatement and returned premiums .....	75,436 20
re-insurance, Hail .....	2,825 97
office furniture .....	541 21
maps and plans .....	1,465 11
automobiles .....	1,694 85
to and on account of Head Office .....	77,339 32
expenditure other than foregoing .....	414 72
for investments (not extended), \$4,772.79.	
	\$623,359 04

## \*CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1915.	One year or less.		Three years.		Total.
	\$	c.	\$	c.	
Amount covered by policies in force 31st Dec., 1915....	9,759,722	00	8,942,884	00	18,702,606 00
<i>Re-insurance.</i>					
Of the foregoing risks there were re-insured .....				None in	Canada
Net risks carried by Company 31st December, 1915....	9,759,722	00	8,942,884	00	18,702,606 00

## MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force 31st December, 1914.....	13,261	\$ 15,657,896 00
Policies taken during 1915 new or renewed .....	9,721	17,074,402 00
Gross number and amount in force at any time during 1915.....	22,982	32,732,298 00
Deduct, expired and cancelled in 1915 .....	10,164	14,029,692 00
**Amount in force 31st December, 1915.....	12,818	18,702,606 00

\*In addition, Hail Insurance amounting to \$1,800,480.00 was written in Alberta and Saskatchewan.

\*\*Written on Ontario risks, amount, \$9,891,104.00

## LIST OF SHAREHOLDERS.

(NOT PRINTED—NO ONTARIO SHAREHOLDERS.)



## THE CENTURY INSURANCE COMPANY, LIMITED.

HEAD OFFICE, EDINBURGH, SCOTLAND.

Chief Agent for Ontario, Geo. Baldwin Shaw, Toronto General Trusts Building, Bay St.,  
Toronto.

*Commenced business January 14th, 1914.*

Names and addresses of the Directors and Officers for the year 1915.

*Directors:*

Sheriff Lorimer, K.C.....Edinburgh, Scotland.  
 Sir J. Halliday Croom, M.D., F.R.C.S. Ed.....Edinburgh, Scotland.  
 A. Peddie-Waddell .....Edinburgh, Scotland.  
 Charles E. Price.....Edinburgh, Scotland.  
 Sir Willam Robertson, J.P.....Dunfermline, Scotland.  
 J. B. Sutherland, S.S.C.....Edinburgh, Scotland.  
 William Towers Clark.....Glasgow, Scotland.

*Officers:*

Sheriff Lorimer, K.C., Chairman.....Edinburgh, Scotland.  
 Henry Brown, J.P., General Manager.....Edinburgh, Scotland.  
 John R. Little, Secretary.....Edinburgh, Scotland.

*Auditors:*

Macandrew & Blair, C.A. (in Scotland).....Edinburgh, Scotland.  
 Stiff Bros. & Sime.....Toronto.

*Business Transacted:*

Life, Fire, Accident and Employers' Liability Insurance. Licensed in Ontario for the transaction of General Fire Insurance only.

Shareholders' Capital, \$1,575,000.00; Paid-up Capital, \$175,000.00; Securities deposited in the Treasury of Ontario, pursuant to The Ontario Insurance Act, \$56,210.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

(Ontario business only.)

## ASSETS.

Amount of Province of Ontario debentures and Canadian railways' bonds (Government deposit) .....	\$56,146 69
Cash in Home Bank, Toronto .....	5,268 20
Cash in Agents' hands, acknowledged by them to be due and considered good .....	5,180 52
<b>Total assets .....</b>	<b>\$66,595 41</b>

## LIABILITIES.

Amount of claims or losses adjusted .....	\$2,107 31
Amount of unpaid, supposed or reported losses .....	924 00
Amount required to re-insure all outstanding fire risks being 50% of gross premiums on all policies in force, 31st December, 1915 .....	16,237 19
Amount due, accrued, commission .....	1,424 63
<b>Total liabilities .....</b>	<b>\$20,693 13</b>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$5,268 20
Gross premiums received in cash .....	27,805 20
Interest .....	1,377 35
Salvage on loss .....	8 40
	<b>\$28,690 95</b>

## EXPENDITURE.

Expenses of management:	
Cash paid for commission .....	\$7,508 84
" investigation and adjustment of claims .....	298 00
" statutory assessment and license fees (Ontario) .....	69 28
" printing, stationery and advertising .....	39 75
" Taxes (Municipal and Government) .....	309 67
" Postage, telegrams and express .....	20 84
" other expenses .....	6 08
<b>Total expenses of management .....</b>	<b>\$8,162 46</b>
Miscellaneous payments:	
Cash paid for fire losses which occurred prior to 1915.....	5,047 20
Cash paid for fire losses which occurred during 1915 .....	7,707 17
Cash remitted Head Office .....	11,238 78
<b>Total expenditure .....</b>	<b>\$32,155 61</b>

## CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1915.	One Year or less.	Three Years.	Total.
	\$ c.	\$ c.	\$ c.
Amount covered by policies in force 31st December, 1915	1,801,482 26	938,260 17	2,739,742 43
Re-insurance. Of the foregoing risks there were re-insured .....	.....	None in	Canada
Net risks carried by Company 31st December, 1915....	1,801,482 26	938,260 17	2,739,742 43

## MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force 31st December, 1914 .....	700	2,159,421 09
Policies taken during 1915, new or renewed .....	1,113	3,378,315 29
Gross number and amount of risks in force at any time during 1915..	1,813	5,537,736 38
Deduct expired and cancelled in 1915 .....	773	2,797,993 95
Net risks in force at 31st December, 1915.....	1,040	2,739,742 43

## LIST OF SHAREHOLDERS.

(Not printed.—No Ontario shareholders.)

## HAMILTON FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

*Commenced business November, 1863.*

Names and addresses of the Directors and Officers for the year 1916:

*Directors.*

J. Gardiner Thompson .....	Montreal, P.Q.
Lewis Laing .....	Montreal, P.Q.
M. Chevalier .....	Montreal, P.Q.
T. J. Drummond .....	Montreal, P.Q.
Sir Alexander Lacoste, K.C. ....	Montreal, P.Q.
William Molson Macpherson .....	Montreal, P.Q.
Alexander Robertson .....	Montreal, P.Q.
Sir Frederick Williams-Taylor .....	Montreal, P.Q.
W. H. Sherman .....	Toronto, Ont.
J. H. Burkholder .....	Hamilton, Ont.
Russell T. Kelley .....	Hamilton, Ont.
W. H. Buscombe .....	Hamilton, Ont.
A. H. Crerar .....	Hamilton, Ont.
T. H. Crerar .....	Hamilton, Ont.
C. H. Stearns .....	Hamilton, Ont.

*Officers.*

J. Gardiner Thompson, President .....	Montreal, P.Q.
Lewis Laing, Vice-President .....	Montreal, P.Q.
Russell T. Kelley, Secretary .....	Hamilton, Ont.

*Auditor.*

Sinclair G. Richardson .....	Hamilton, Ont.
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Authorized capital stock .....	\$500,000 00
Subscribed capital .....	172,900 00
Paid up .....	34,660 00
Deposit at Provincial Treasury .....	25,067 42

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Value of real estate, less incumbrances .....	19,204 33
Amount of municipal debentures (Ontario Government deposit) .....	8,100 00
Amount of mortgages on real estate .....	26,402 35
Cash on hand at head office .....	\$4,600 06
Cash in Bank of Hamilton, Savings Department, Hamilton ....	1,400 69
Cash in Bank of Hamilton (Current account) .....	284 12
Cash in Dominion Bank, Hamilton, Savings Department .....	36 07
	6,420 94

Cash in agents' hands acknowledged by them to be due and considered good . . . . .	\$5,970 38
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1915 . . . . .	9,196 65
Amount accrued interest . . . . .	669 00
Re-insurance on losses of 1915, unpaid . . . . .	1,889 36
Rebates due from other companies . . . . .	35 13
<b>Total assets . . . . .</b>	<b>\$77,888 14</b>
Uncalled subscribed capital stock . . . . .	\$138,240 00

## LIABILITIES.

Amount of adjusted . . . . .	\$2,514 03
Amount of losses supposed or reported . . . . .	925 00
	\$3,439 03
Amount of interest accrued . . . . .	175 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915 . . . . .	47,438 17
Amount of re-insurance due other companies . . . . .	346 91
Amount of war tax accrued for last quarter, 1915 . . . . .	119 00
<b>Total liabilities . . . . .</b>	<b>\$51,518 11</b>
Paid up capital stock . . . . .	\$34,660 00

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended), \$5,776.73.	
Cash received gross premiums received in cash . . . . .	83,788 74
“ for interest . . . . .	2,034 35
“ for re-insurance on policies become claims . . . . .	2,812 42
“ rents . . . . .	1,078 29
“ commission . . . . .	4,553 11
“ adjustments of losses re-insured . . . . .	83 67
“ from investments (not extended), \$10,368.96.	
<b>Total receipts . . . . .</b>	<b>\$94,350 58</b>

## EXPENDITURE.

Expenses of management:	
Cash paid for commission, bonus and salary . . . . .	\$16,268 94
“ fuel and light . . . . .	168 98
“ investigation and adjustment of claims . . . . .	592 12
“ interest, discount and exchange . . . . .	661 94
“ statutory assessment and license fee . . . . .	128 19
“ taxes (Government and Municipal) . . . . .	1,640 09
“ travelling expenses . . . . .	1,000 40
“ rent . . . . .	900 00



Cash paid for salaries, directors' and auditors' fees .....	\$8,617 50
"    printing, stationery and advertising .....	2,669 72
"    postage, telephone, telegrams and express.....	1,148 64
"    other expenses .....	969 18
<hr/>	
Total expenses of management .....	\$34,765 70
Miscellaneous payments:	
Cash paid for loss which occurred prior to 1915 .....	4,503 51
"    losses which occurred during 1915 .....	28,366 28
"    re-insurance .....	14,357 95
"    rebates .....	10,111 11
"    fees, Canada Fire Underwriters' Association.     \$62 30	
"    insurance on Head Office Building .....	97 30
"    reorganization expenses .....	995 92
"    Goad's plans .....	119 97
"    furniture and fixtures .....	26 50
"    capital stock and bonus cancelled and refunded	250 00
"    expenses, Toronto Office .....	213 13
	<hr/>
	1,765 12
"    for investment (not extended), \$10,205.66.	
	<hr/>
Total expenditure .....	\$93,869 67

## CURRENCY OF INSURANCE CONTRACTS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Three years.	Total.
Amount covered by policies in force, Decem- ber 31st, 1915 .....	\$4,011,066 29	\$8,057,757 49	\$12,068,823 78
Re-insurance of the foregoing risks that were re-insured .....	\$1,129,035 71	\$559,813 30	\$1,688,849 01
Net risks carried by Company 31st Decem- ber, 1915 .....	\$2,882,030 58	\$7,497,944 19	\$10,379,974 77

## MOVEMENT IN INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force 31st December, 1914 .....	11,589	\$11,559,259 07
Policies new and renewed during 1915 .....	6,885	7,906,586 82
Gross number during 1915 .....	18,474	\$19,465,845 89
Less expired and cancelled in 1915 .....	7,072	7,397,022 11
Net risks in force, 31st December, 1915.....	11,402	\$12,068,823 78

## CALLS ON CAPITAL STOCK.

Number of Calls made. 5. Respective dates 10th January, 1906; 10th February, 1906 and 10th March, 1906. Rate, 10 per cent, 5 per cent and 5 per cent; also, subsequently 10 per cent, and 10 per cent, at 3 and 6 months from date of subscription, respectively.

## LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
Burkholder, J. H.	Hamilton, Ont.	10	\$ 1,000	\$ 200
Buscombe, Wm. J., Jr.	"	10	1,000	200
Chevalier, M.	Montreal, Que.	10	1,000	200
Crerar, A. H.	Hamilton, Ont.	10	1,000	200
Crerar, T. H.	"	10	1,000	200
Drummond, T. J.	Montreal, Que.	10	1,000	200
Kelley, Russell T.	Hamilton, Ont.	10	1,000	200
Lacoste, K.C., Sir Alexander.	Montreal, Que.	10	1,000	200
Laing, Lewis.	"	10	1,000	200
Liverpool & London and Globe Insurance Co.	"	1,579	157,900	31,660
Macpherson, Wm. Molson.	"	10	1,000	200
Robertson, Alexander.	"	10	1,000	200
Sherman, W. H.	Toronto, Ont.	10	1,000	200
Stearns, C. H.	Hamilton, Ont.	10	1,000	200
Thompson, J. Gardiner.	Montreal, Que.	10	1,000	200
Williams-Taylor, Sir Frederick.	"	10	1,000	200
Totals		1,729	172,900	34,660

## MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

*Commenced business 19th January, 1898.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Geo. H. Hees .....	Toronto, Ont.
R. E. Gibson .....	Toronto, Ont.
G. S. Ryerson, M.D. ....	Toronto, Ont.
T. Kinnear† .....	Toronto, Ont.
Wm. Prendergast .....	Toronto, Ont.
B. P. Corey .....	Petrolia, Ont.
R. H. Greene.....	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, Secretary-Treasurer .....	Toronto, Ont.

*Auditors:*

A. J. Walker, C.A.....	Toronto, Ont.
Rutherford Williamson, C.A. ....	Toronto, Ont.

\*Authorized capital, \$500,000.

†Subscribed capital, \$300,000.00; Paid-up capital, \$75,000.00.

Securities deposited in the Treasury of Ontario, \$105,000.00.

\*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 5 per cent. was called and paid.

‡Deceased.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East).....	\$50,000 00
Municipal debentures (part Government deposit) .....	93,461 90
Loan Companies' debentures (part Government deposit) .....	44,500 13
Instalment on War Loan .....	2,000 00
Mortgages .....	81,500 00
Cash at head office .....	2,209 76
" on deposit in Union Bank .....	61 24
" on deposit in Royal Bank, Yonge and Richmond Streets Branch...	7,247 35
Interest due and accrued .....	1,858 48
Cash in agents' hands acknowledged by them and considered good.....	7,734 33
Re-insurance accounts .....	41 12
Due from other Companies for re-insurance on losses already paid.....	14 00
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1915 .....	4,616 03
<b>Total assets .....</b>	<b>\$295,244 34</b>
Subscribed capital stock uncalled .....	\$225,000 00

## LIABILITIES.

Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1915....	\$180,468 70
Commission .....	900 00
<b>Total liabilities, except capital stock .....</b>	<b>\$181,368 70</b>
Capital stock paid up in cash.....	\$75,000 00

## RECEIPTS.

Cash paid at 31st December, 1914 (not extended) .....	\$23,310 93
Gross premiums received in cash .....	\$237,690 61
Received for interest .....	9,567 96
" rents .....	3,360 02
" commission on re-insurance .....	1,740 52
" re-insurance on policies become claims .....	3,924 48
" endorsement fees .....	251 26
" debentures, mortgages and other securities (not extended), \$4,250.	
<b>Total .....</b>	<b>\$256,534 85</b>

## EXPENDITURE.

Expenses of management:	
Paid for law costs .....	\$83 00
" light and fuel .....	94 81
" interest, discount and exchange .....	703 54
" commission to agents, salaries and bonus .....	49,305 03

Paid for rent .....	\$2,100 00
“ statutory assessment and license .....	387 85
“ stationery, printing and advertising .....	3,785 70
“ travelling expenses .....	606 00
“ postage, telegrams and express .....	1,194 99
“ investigation and adjustment of claims .....	2,153 06
“ taxes (Municipal and Government) .....	2,220 07
“ war taxes .....	1,671 99
“ salaries, Directors' and Auditors' fees .....	14,472 30
“ building expenses account .....	1,768 87
“ other expenses .....	1,251 16
<b>Total expenses of management .....</b>	<b>\$81,798 37</b>

## Miscellaneous payments:

Amount paid for losses which occurred during year 1915 .....	105,733 89
“ re-insurance .....	8,711 90
“ rebate .....	12,953 14
“ dividends .....	7,500 00
“ office furniture .....	565 20
“ debentures, mortgages and other securities (not extended) .....	\$57,314 93

Total . . . . . \$217,262 50

## CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Decem- ber, 1915 .....	\$ c. 11,842,404 00	\$ c. 29,852,902 00	\$ c. 41,695,306 00
<i>Re insurance.</i>			
Of the foregoing risks there were re-insured....	599,986 00	164,157 00	764,143 00
Net risks actually carried by the Company at 31st December, 1915.....	11,242,418 00	29,688,745 00	40,931,163 00

## MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1914 .....	36,711	\$ c. 37,847,324 00
Taken during the year 1915, new and renewed.....	22,297	25,814,493 00
Gross number and amount in force at any time during 1915.....	59,008	63,661,817 00
Deduct expired and cancelled during 1915.....	19,515	21,966,511 00
In force at 31st December, 1915 .....	* 39,493	41,695,306 00

\*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, 1915.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Abell, Henry .....	Toronto .....	10	500	125 00
Adams, James .....	Toronto .....	5	250	62 50
Adams, Mrs. M. ....	" .....	35	1,750	437 50
Adams, W. J. ....	Oshawa .....	10	500	125 00
Agar, C. J. ....	Toronto .....	10	500	125 00
Agnew, Thos. J. ....	Prince Albert, Sask. ....	25	1,250	312 50
Allan, T. A. ....	Toronto .....	10	500	125 00
Alexander & Cable Co., Ltd. ....	Toronto .....	20	1,000	250 00
Andrews, E. B. ....	Toronto .....	10	500	125 00
Armstrong, Wm. ....	Niagara-on-the-Lake. ....	10	500	125 00
W. T. Atkinson Estate .....	Toronto .....	10	500	125 00
Alexander, John. ....	" .....	12	600	150 00
Aikins, Dr. W. H. B. ....	" .....	20	1,000	250 00
Beek, The C., Mfg. Co. Ltd. ....	Penetanguishene. ....	20	1,000	250 00
Bell, W. N. ....	Paris .....	10	500	125 00
Bixell, O. ....	Brantford .....	10	500	125 00
Bowlby, Ward H. ....	Berlin .....	20	1,000	250 00
Breithaupt, J. C. ....	Berlin .....	30	1,500	375 00
Brown, John .....	Carleton Place. ....	5	250	62 50
Burch, George .....	St. Catharines .....	20	1,000	250 00
Becker, D. ....	New Hamburg .....	10	500	125 00
Black, G. S. ....	Toronto .....	20	1,000	250 00
Byrne, 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 .....	" .....	25	1,250	312 50
Caldwell, Albert W. ....	" .....	15	750	187 50
Campbell, Wm. ....	Goderich .....	10	500	125 00
Carter, Katie .....	Toronto .....	4	200	50 00
Carter, R. F. ....	" .....	8	400	100 00
Chantler, Thomas .....	" .....	10	500	125 00
Chatterly, Ida M. and Johu. ....	Oak Ridges .....	20	1,000	250 00
Claney, Miss H. ....	Toronto .....	10	500	125 00
Clay, Elizabeth. ....	" .....	5	250	62 50
Cleghorn, W. W. ....	Wellesley. ....	10	500	125 00
Coatsworth, Alan. ....	Toronto .....	4	200	50 00
Connor, F. E., M.D. ....	Shelbrook, Sask. ....	2	100	25 00
Conway, Mrs. Howard B. ....	Toronto .....	10	500	125 00
Corey, Bloss P. ....	Petrolea .....	100	5,000	1,250 00
Cox, Mrs. Annie L. ....	Davisville. ....	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
Carleton, E. M. ....	" .....	40	2,000	500 00
Davis, Miss M. N. ....	Philadelphia .....	80	4,000	1,000 00
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 Angus. ....	Bond Lake. ....	100	5,000	1,250 00
Durham, James R., M.D. ....	Warren, Pa. ....	40	2,000	500 00
Durham, J. H. C. ....	Bond Lake. ....	500	25,000	6,250 00
Durham, Eliza .....	Warren, Pa. ....	2	100	25 00
Dingman, W. S. ....	Stratford. ....	40	2,000	500 00

\*\*See note on page B 26.

## LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.—Continued.

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Davidson, Jessie.....	Toronto.....	10	500	125 00
Edmonds, Charles E.....	".....	10	500	125 00
Elliott, David.....	".....	5	250	62 50
Elliott, E. Hope.....	Tillsonburg.....	20	1,000	250 00
Elliott, Rev. George, Estate.....	St. Thomas.....	5	250	62 50
Field, J. M.....	Goderich.....	5	250	62 50
Ford, T. S.....	Mitchell.....	5	250	62 50
Forster, A. I.....	Toronto.....	10	500	125 00
Foster, Sir Geo. E., M.P.....	Ottawa.....	10	500	125 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
Ghent, Chas. A.....	Havelock.....	10	500	125 00
Gibson, Ralph E.....	Toronto.....	200	10,000	2,500 00
Gray, Gertrude A.....	".....	3	150	37 50
Green, R. H.....	".....	40	2,000	500 00
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, Mrs. I.....	".....	2	100	25 00
Gordon, Geo. A.....	".....	5	250	62 50
Hastie, Robert.....	".....	50	2,500	625 00
Heck, Benjamin.....	".....	55	2,750	687 50
Hees, Geo. H.....	".....	400	20,000	5,000 00
Herriman, W. C., M.D.....	Orillia.....	10	500	125 00
Hicks, 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
Hope, Mrs. G. L.....	Edmonton, Alta.....	5	250	62 50
Hudson, A. T.....	Carleton Place.....	2	100	25 00
Hodge, Mrs. Agnes.....	London.....	10	500	125 00
Hackett, Mrs. Annie.....	Toronto.....	10	500	125 00
Haight, Horace.....	".....	16	800	200 00
Hughes, S. N.....	".....	10	500	125 00
Hill, David.....	Richmond Hill.....	20	1,000	250 00
Harnimau, A. L.....	Toronto.....	4	200	50 00
Hay, J.....	".....	8	400	100 00
Hall, W. Geo.....	".....	20	1,000	250 00
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
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
Ketrick, Mrs. M.....	Toronto.....	45	2,250	562 50
Kinnear, Thomas.....	Toronto.....	100	5,000	1,250 00
Knight, Albert E. and Clara.....	".....	30	1,500	375 00
Krug, T.....	Tavistock.....	5	250	62 50
Keenan, Wm., Estate.....	Toronto.....	10	500	125 00
Ketcheson, H. F.....	Belleville.....	20	1,000	250 00
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
Legge, E. M.....	Temperanceville.....	2	100	25 00

## LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.—Continued.

Name.	Address.	No. of shares.	Amount	Amount
			subscribed for.	paid up in cash.
			\$	\$ c.
Leggè, Wm. H.	Jefferson, Ont.	100	5,000	1,250 00
MacNamara, C. C.	Toronto	5	250	62 50
Madill, Benjamin	Beaverton	10	500	125 00
Magee, Harold W.	Toronto	12	600	150 00
Maher, J. D.	"	6	300	75 00
Marshall, George	"	10	500	125 00
Massey, A. W.	Essex	10	500	125 00
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
Mitchell, W. G.	Toronto	251	12,550	3,137 50
Moorehouse, W. H., M.D.	London	10	500	125 00
Morrill, Robert	Harriston	4	200	50 00
Mulloy, N., M.D., Estate.	Preston	20	1,000	250 00
Munro, Rev. Gus.	London	10	500	125 00
Munro, Hugh	Alexandria	20	1,000	250 00
Munroe, Dr. Geo. A.	Saskatoon, Sask.	10	500	125 00
Munroe, M. J.	Edmonton, Alta.	10	500	125 00
Munroe, Wm.	"	20	1,000	250 00
Mansell, Wm.	Toronto	10	500	125 00
Maxwell, H.	"	12	600	150 00
Musson, E. J.	Weston	5	250	62 50
MacDonald, A. G. F.	Alexandria	5	250	62 50
McCaw, W. H.	Port Perry	5	250	62 50
McCormack, R. L.	Toronto	10	2,500	625 00
McCuaig Malcolm	Vankleek Hill	10	500	125 00
Macdonald, Jessie	Carleton Place	5	250	62 50
McDonald, P. A.	Penetanguishene	10	500	125 00
McDonell, George, Estate.	Cornwall	20	1,000	250 00
McDongall, Mrs. Anna E.	Carleton Place	5	250	62 50
McKeringham, Annie J.	Toronto	10	500	125 00
McLennan, K., M.D.	Alexandria	20	1,000	250 00
McLennan, R. R., Estate.	Cornwall	50	2,500	625 00
McMaster, Mrs. M.	Alexandria	5	250	62 50
McMillan, Hon. D., Estate.	"	20	1,000	250 00
McMurchie, J.	Harriston	5	250	62 50
McMillan, Amy Ann	Alexandria	80	4,000	1,000 00
McClelland, J. H.	Brampton	2	100	25 00
McClure, R. H.	Toronto	50	2,500	625 00
McArthur, John C.	Rockside	10	500	125 00
Nairn, Chas. A.	Goderich	10	500	125 00
Nelson, Robert	Toronto	5	250	62 50
Neale, C. W. Ross.	"	5	250	62 50
Ochs, Anthony, M.D.	Hespeler	5	250	62 50
Ostrum, I. 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
Prendergast, Wm.	Toronto	50	2,500	625 00
Price, James	"	10	500	125 00
Purdy, W. T.	Kiustino, Sask.	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
Pennell, Margaret	"	2	100	25 00
Pickering, Mrs. Margaret	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

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915—*Concluded.*

Name.	Address.	No. of shares.	Amount	
			subscribed for.	paid up.
			\$	c.
Rutherford, S. J.	Toronto	10	500	125 00
Ryan, G. B.	Guelph	10	500	125 00
Ryerson, Capt. Eric E.	Toronto	88	4,400	1,100 00
Ryerson, G. S., Col., M.D.	"	120	6,000	1,500 00
Robertson, Thos.	"	140	7,000	1,750 00
Robertson, E. A.	Stratford	4	200	50 00
Robinson, Charles W.	Toronto	4	200	50 00
Rous, Clara Clark	"	4	200	50 00
Ryerson, Mary A., Estate	"	80	4,000	1,000 00
Schaefer, H. M.	Milverton	5	250	62 50
Schell, J. T.	Alexandria	10	500	125 00
Scott, J. W.	Listowel	100	5,000	1,250 00
Sherwood, Col. A. P.	Ottawa	10	500	125 00
Smillie, John W.	Maxville	5	250	62 50
Smith, A. Dalton, M.B.	Mitchell	20	1,000	250 00
Smith, John	Tillsonburg	25	1,250	312 50
Snaugs, A.	Long Beach, Cal.	5	250	62 50
Stevens, N. H.	Chatham	25	1,250	312 50
Shannon, Agnew M.	Toronto	10	500	125 00
Sterling Realty Corporation Ltd.	"	320	16,000	4,000 00
Sutherland, R. W.	"	2	100	25 00
Stevenson, M. M.	"	10	500	125 00
Stewart, C. G.	Whiterose	16	800	200 00
Stewart, Miss M. E.	"	20	1,000	250 00
Turner, E. W.	Toronto	10	500	125 00
Twining, Mrs. Ada L.	Surrey, Eng.	5	250	62 50
Thompson, W. J.	Toronto	10	500	125 00
Traill, Florence E.	"	20	1,000	250 00
Unser, William	"	12	600	150 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.	Toronto	12	600	150 00
Walker, E. C.	"	10	500	125 00
Ward, T. S., Estate	"	2	100	25 00
Warden, Gilbert T.	"	20	1,000	250 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W., Estate	Barrie	10	500	125 00
Wilkinson, W. B., Estate	Toronto	4	200	50 00
Wilson, T. A.	"	10	500	125 00
Witton, J. G.	Hamilton	5	250	62 50
Wood, R. A., Estate	Toronto	50	2,500	625 00
Wythe, Fred. P.	"	156	7,800	1,950 00
Walker, Raymond	"	5	250	62 50
Whaley, J. M.	"	10	500	125 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	500 00
Ward, James, Estate	Stratford	2	100	25 00
Walker, Mrs. I. F.	Fort William	60	3,000	750 00
Weston, Mrs. Meroy C.	Toronto	5	250	62 50
Wiekett, Grace, M.	"	20	1,000	250 00
Williams, E.	"	40	2,000	500 00
Wright, A. R.	"	8	400	100 00
Zinkann, E.	Berlin	5	250	62 50
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 1916.

John D. Chipman .....	Toronto, Ont.
Joseph Walmsley .....	Toronto, Ont.
William Walmsley .....	Toronto, Ont.
Hugh Blain .....	Toronto, Ont.
J. G. Scott, K.C. ....	Toronto, Ont.

*Officers:*

John D. Chipman, President .....	Toronto, Ont.
Joseph Walmsley, Vice-President and Secretary .....	Toronto, Ont.
Walmsley and Chipman, Joint Managers .....	Toronto, Ont.

*Auditors:*

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	Toronto, Ont.

Authorized Capital, \$250,000; Subscribed Capital, \$100,000; Paid-up, \$100,000; Securities deposited in Treasury of Ontario, \$29,920.79 par value.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Value of real estate held by the Company, being the head office of the Company, 32 Church Street, Toronto .....	\$70,574 71
Mortgages .....	47,725 00
Loans secured by municipal debentures, bank and other stocks .....	131,555 50
Shares in Bell Telephone Company of Canada .....	41,176 50
Municipal debentures .....	24,116 18
Municipal debentures (Government deposit) .....	27,977 23
Canada War Loan .....	500 00
Rents due or accrued and unpaid .....	32 00
Cash on hand, head office .....	3,879 72
Cash on deposit in Dominion Bank, Head Office, Toronto.....	7,042 74
Cash on deposit, Imperial Bank, Toronto .....	20,212 43
Agents' balances .....	8,080 79
Interest accrued and unpaid .....	2,145 58
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915 .....	23,423 70
Goad's plans (not extended) .....	\$1,701 34
Due from other companies for re-insurance on losses .....	25 00
Suspense account .....	449 62
Total assets .....	<u>\$408,916 70</u>

## LIABILITIES.

Amount of losses unpaid at 31st December, 1915 .....	\$2,365 81
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1915 .....	113,260 70
Total liabilities, except capital stock .....	<u>\$115,626 51</u>
Capital stock paid up in cash .....	<u>\$160,000 00</u>

## CASH RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$45,805 24
Gross premium received in cash .....	\$153,038 95
Received for interest .....	15,314 85
Rents .....	6,648 56
Commission .....	8,561 33
Re-insurance on policies become claims .....	24,419 49
Re-insurance adjusting expenses .....	444 40
Re-insurance premiums (refund by cancellation) .....	2,696 93
Salvage .....	22 89
Other sources .....	5 85
Investment account (not extended) .....	\$46,781 63
Total .....	<u>\$211,153 25</u>

## EXPENDITURE.

Expenses of management:	
Paid for commission .....	\$38,438 32
" salaries, directors and auditors' fees .....	7,835 00
" rent and taxes .....	3,521 80
" clerical work, etc. ....	23 58
" statutory assessment and license fee .....	264 45
" stationery, printing and advertising .....	760 44
" travelling expenses .....	183 17
" postage, telegrams and express .....	336 29
" investigation and adjustment of claims .....	2,993 49
" expense head office building .....	2,541 92
" other expenditure .....	5 00
Total expenses of management .....	<u>\$56,903 46</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1915 .....	4,571 27
" " losses which occurred during 1915 .....	70,595 68
" " re-insurance premiums .....	36,008 83
" " rebates .....	11,503 80
" of dividends paid during year to shareholders.....	5,000 00
" invested (not extended) .....	\$87,442 19
" vote to President and Vice-President (honorarium).....	500 00
" vote to Relief Fund .....	80 00
Total expenditure .....	<u>\$185,163 04</u>



CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1915.	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1915 . . . .	\$ 8,898,726	\$ 16,539,130	\$ 25,437,856
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured.....	2,762,969	2,567,969	5,330,938
Net risks in force 31st December, 1915.....	6,135,757	13,971,161	20,106,918

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
Policies in force 31st December, 1914.....	18,529	\$ 24,023,093
Taken during the year 1915 new and renewed.....	14,545	17,514,691
Totals.....	33,074	41,537,784
Deduct expired and cancelled during 1915.....	11,471	16,099,928
*In force at 31st December, 1915.....	21,603	25,437,856

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
Badenach Estate, Edgar A . . . . .	Toronto . . . . .	20	\$ 1,000	\$ 1,000
Blain, Hugh . . . . .	" . . . . .	20	1,000	1,000
Chipman, J. D., in trust . . . . .	" . . . . .	20	1,000	1,000
Copp, W. W., estate of . . . . .	" . . . . .	10	500	500
Elliott, Catherine A., executrix . . . . .	" . . . . .	30	1,500	1,500
English, Walter A. . . . .	Wash'n., D.C., U.S.A..	41	2,050	2,050
MacLennan, James, Estate of . . . . .	Toronto . . . . .	100	5,000	5,000
MacLennan, Mrs. Mary L . . . . .	" . . . . .	40	2,000	2,000
Roaf, Harriet E . . . . .	" . . . . .	30	1,500	1,500
Scott, J. G., K.C . . . . .	" . . . . .	24	1,200	1,200
Strathy, G. B. . . . .	" . . . . .	20	1,000	1,000
Scott & Walmsley, Ltd., . . . . .	" . . . . .	1,605	80,250	80,250
Walmsley, Wm. . . . .	" . . . . .	20	1,000	1,000
Walmsley, Joseph. . . . .	" . . . . .	20	1,000	1,000
Totals . . . . .		2,000	100,000	100,000



# 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, 1915.

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., 1915.		Interest accrued.		Cash.		Agents' balance.		Re-insurance on losses.		All other assets.		Total assets, except unpaid calls on Capital Stock.		Goad'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.
British Crown.....	139,779 01		549,497 03		131,555 50		37,293 38		7,523 90		122,630 18	63,091 60	1,928 36		17,454 43	1,070,899 81	13,733 05	2,513,240 00		13,733 05	2,513,240 00		13,733 05	2,513,240 00
Century.....	58,146 69		58,146 69		58,146 69		58,146 69		58,146 69		58,146 69	58,146 69	58,146 69		58,146 69	58,146 69	58,146 69	58,146 69		58,146 69	58,146 69		58,146 69	58,146 69
Hamilton.....	19,204 33		34,502 35		19,204 33		9,196 65	681 00	6,420 94	5,970 38	1,892 56	1,892 56	1,892 56		1,892 56	1,892 56	1,892 56	1,892 56		1,892 56	1,892 56		1,892 56	1,892 56
Merchants.....	50,000 00		924,162 03		4,016 03		1,858 48		9,518 35	7,734 33	11 00	41 13	295,244 34		295,244 34	295,244 34	295,244 34	295,244 34		295,244 34	295,244 34		295,244 34	295,244 34
Queen City.....	70,574 71		141,494 91		131,555 50		92,493 70	2,415 56	31,434 89	8,089 79	25 00	481 62	408,916 70		408,916 70	408,916 70	408,916 70	408,916 70		408,916 70	408,916 70		408,916 70	408,916 70
Totals.....	409,779 01		549,497 03		131,555 50		37,293 38		7,523 90		122,630 18	63,091 60	1,928 36		17,454 43	1,070,899 81	13,733 05	2,513,240 00		13,733 05	2,513,240 00		13,733 05	2,513,240 00

Government deposits are as follows: - British Crown, \$70,976.68; Century, \$55,210.94; Hamilton, \$25,067.12; Merchants, \$105,000.00; Queen City, \$29,950.79.

\* Amounts shown include for all business in Canada. a Includes \$25,683.27 on business written in Canada, outside of Ontario. c Includes \$1,600.27, automobile.

b Notes for hail premiums, Saskatchewan and Alberta.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Unpaid losses.		Unearned premiums.		Salaries and fees.		All other liabilities.		Total liabilities except paid-up capital stock.		Number of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
British Crown.....	29,466 64		188,183 79		800 00		8,569 21		527,010 64	884,650 00	80,356	18,702,606 00		92,860,404 20
Century.....	3,031 31		16,237 19		800 00		1,424 68		157,804 67	500,000 00	12,818	2,739,742 43		10,319,974 77
Hamilton.....	3,429 03		47,438 17		640 91		640 91		51,518 11	34,630 00	11,402	10,319,974 77		40,931,163 00
Merchants.....	.....		180,468 70		.....		900 00		181,368 70	75,000 00	33,493	20,106,918 00		.....
Queen City.....	2,305 81		113,360 70		.....		.....		115,626 51	100,000 00	21,403	.....		.....
Totals.....	39,466 64		488,183 79		800 00		8,569 21		527,010 64	884,650 00	80,356	18,702,606 00		92,860,404 20

\* Amounts shown include for all business in Canada. a Includes \$15,729.72 in Provinces outside Ontario. b Includes \$2,900.00 War Taxes.

JOINT STOCK FIRE INSURANCE COMPANIES.  
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Gross premiums.		Interest and dividends.		Rent.		Re-insurance on losses.		Extra premiums, fees, etc.		Commission.		Rebates.		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	583,763	84	6,004	19	119	55	67,003	49	1,798	17	565	19	44,053	50	636,214	89	4,772	79				
Century	27,305	20	1,377	35	189	98	274	67	2,812	42	4,553	11	8	40	28,690	95						
Hamilton	83,788	74	2,054	35	128	19	7,210	98	1,078	29	1,740	52			94,350	58						
Merchants'	237,430	61	9,567	96	287	85	11,461	25	3,260	02	8,561	33			256,524	85						
Queen City	153,038	95	15,314	85	264	45	4,301	97	6,648	36	24,419	49			211,153	25						
Totals	1,085,617	34	34,298	70	1,195	87	90,352	36	11,085	87	15,420	15	44,090	64	1,226,944	52	66,173	38				

\* Amounts shown include for all business in Canada.

a Includes \$318,784.34 hail premiums in Alberta and Saskatchewan.  
b On hail insurance in Alberta and Saskatchewan.

c Advanced from Home Office.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Commission.		Salaries, Directors' and Auditors' fees.		Rent and Taxes.		Law Costs.		Ontario Stationery and Fees.		Expenses on building.		All other expenses.		Total expenses of management.		Losses.		Re-insurance premiums.		Rebate.		Dividends.		Good's plans and office furniture.		All other.		Total.		Invested (Not extended).			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.				
*British Crown	88,256	77	92,305	87	7,514	61	67,003	49	119	55	1,162	74	67,003	49	1,162	74	3,162	20	2,825	97	75,123	20	3,701	17	377,754	01	623,339	61	4,772	79				
Century	7,508	84	309	67	309	67	274	67	189	98	8,162	46	274	67	8,162	46	12,754	37	4,553	11	11,238	76	149	47	11,238	76	93,455	81						
Hamilton	16,298	94	8,617	50	128	19	7,210	98	128	19	32,689	70	11,317	95	32,689	70	19,733	89	1,740	52	1,618	65	365	20	1,618	65	93,455	81						
Merchants'	49,305	03	11,472	39	439	07	11,461	25	287	85	1,768	87	8,561	33	108,733	89	19,733	89	8,561	33	12,353	14	365	20	12,353	14	217,202	30	57,314	93				
Queen City	38,438	32	7,835	00	3,521	80	4,301	97	264	45	2,541	92	56,303	46	75,169	95	11,603	80	36,008	63	5,300	00			580	00	183,163	04	87,442	19				
Totals	199,777	90	53,290	67	18,206	24	90,352	36	969	62	4,310	73	90,352	36	967,092	73	501,703	92	61,904	65	110,004	25	4,412	84	91,191	47	1,451,809	86	159,735	57				

\* Amounts shown include for all business in Canada.

a Includes \$130,478.89 on hail insurance in Alberta and Saskatchewan.  
b On hail insurance in Alberta and Saskatchewan.

d Includes \$77,339.23 repayment to Home Office.  
e Repayment to Home Office.





# Cash-Mutual Fire Companies

## ASSETS AND LIABILITIES ; INCOME AND EXPENDITURE.

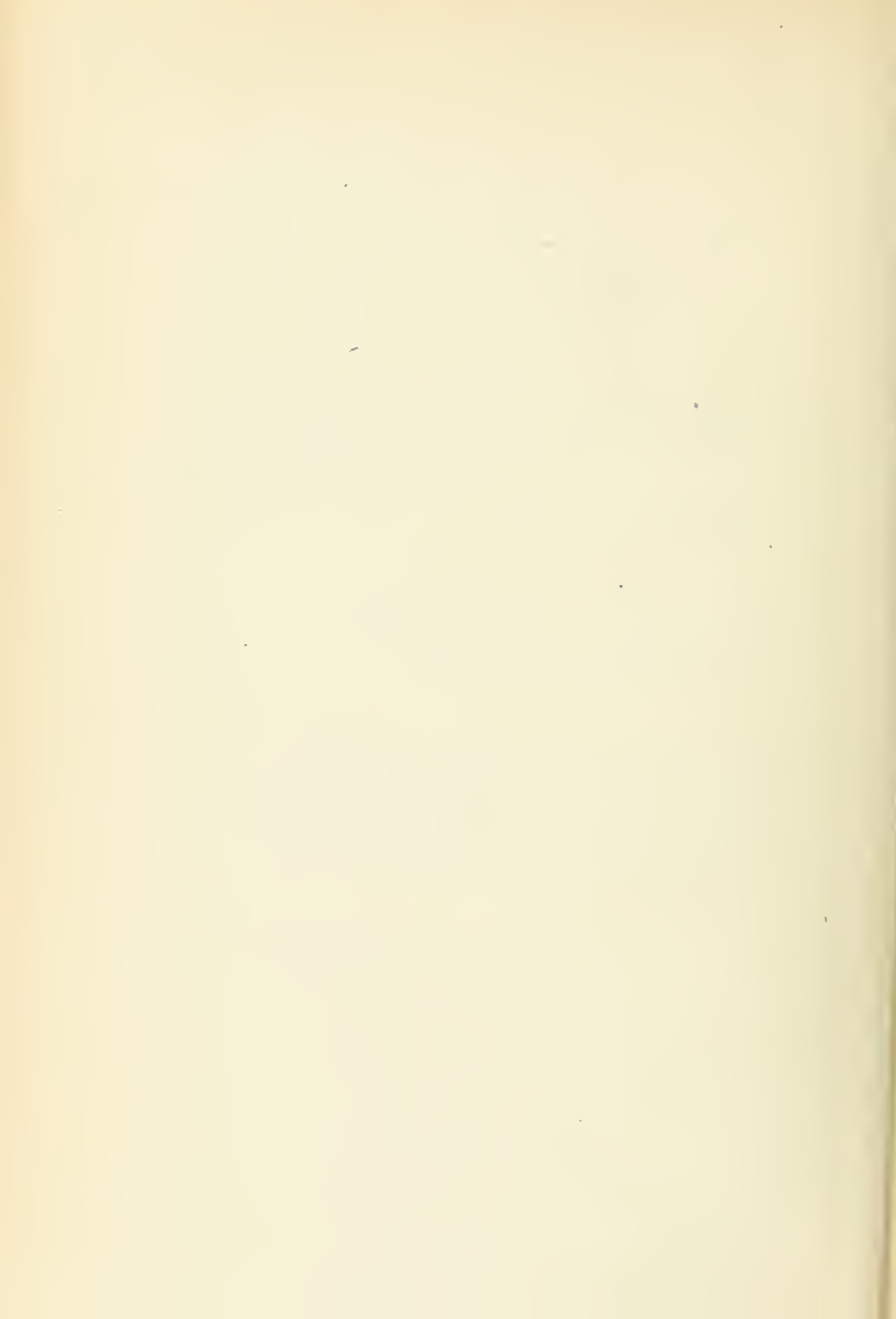
Cash Mutuals may be distinguished into (A) those having no joint stock capital.  
(B) those having a joint stock capital.

### 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.  
Hand-in-Hand Insurance Company, 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.



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A.—Cash-Mutual Fire Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

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## ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

*Commenced business 28th October, 1871.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

John Fennell .....	Berlin, Ont.
Geo. C. H. Lang.....	Berlin, Ont.
W. H. Schmalz.....	Berlin, Ont.
L. J. Breithaupt.....	Berlin, Ont.
W. H. Bowlby.....	Berlin, Ont.
H. L. Janzen.....	Berlin, Ont.
P. S. Lautenschlager.....	Berlin, Ont.
Geo. Rumpel .....	Berlin, Ont.
George Pattinson .....	Preston, 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, \$219,756.92. Securities deposited at Provincial Treasury, \$50,000.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....	\$65,783 37
Amount of mortgages on real estate .....	245,481 50
Amount of debentures (\$49,095.48, Ontario Government deposit).....	174,888 41
Cash on hand at Head Office .....	2,016 49
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 Merchants Bank, Berlin, Ont., current account .....	36,906 68
Cash on deposit in Bank of Hamilton (Savings), Berlin, Ont.....	1,841 45
“ “ Molsons Bank “ “ .....	5,450 67
“ “ Bank of Nova Scotia “ “ .....	563 88
“ “ Bank of Toronto “ “ .....	1,860 88
“ “ Union Bk. of Canada “ “ .....	226 92
Amount unpaid of agents' balances .....	6,129 86

Amount of premium notes in force after deducting all payments thereon and assessments levied .....	219,756 92
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1915.....	13,386 92
Accrued interest .....	6,843 39
Office furniture and Goad's plans (not extended) .....	\$5,000.00
<b>Total assets .....</b>	<b>\$782,041 86</b>

## LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915 .....	\$90,735 30
Amount of losses supposed or reported .....	\$329 00
<b>Total liabilities .....</b>	<b>\$91,064 30</b>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$40,962 12
Cash received as fixed payments of 1915 .....	\$70,758 15
"    premiums on cash system .....	108,346 86
"    interest, including rent .....	25,016 40
"    agents' balances of 1914 received in 1915 .....	6,704 69
"    re-insurance on losses .....	4,685 08
"    transfer fees .....	184 55
"    additional premiums .....	1,558 07
"    investment (not extended) .....	\$23,108 35
<b>Total receipts .....</b>	<b>\$217,253 80</b>

## EXPENDITURE.

## Expenses of management:

Amount paid for investigation and adjustment of claims and travelling expenses .....	\$1,644 74
Amount paid for commission to agents .....	28,532 86
"    statutory assessment and license fee .....	264 98
"    printing, stationery and advertising .....	1,677 31
"    Patriotic Fund, Red Cross and Y.M.C.A. ....	2,400 00
"    salaries, directors' and auditors' fees .....	19,416 01
"    postage, telephone, telegrams, express and exchange..	1,517 32
"    fuel, light and water .....	281 34
"    taxes (municipal and government) .....	1,926 52
"    law costs .....	148 43
"    Bradstreet's, caretaker, bond, laundry, Goad's Plans and sundries .....	693 83

**Total expenses of management .....** **\$58,503 34**



## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915.....	\$2,864 57
“ losses which occurred during 1915 .....	74,110 95
“ re-insurance . . . . .	23,668 26
“ rebate, abatement, and returned premiums .....	11,922 29
“ investments (not extended) .....	\$60,483 37

Total expenditure ..... \$171,069 41

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$5,233,328 00	\$5,535,328 00
Cash . . . . .	\$4,927,525 00	16,308,194 00	21,235,719 00
Totals . . . . .	\$4,927,525 00	\$21,843,522 00	\$26,771,047 00

*Re-insurance.*

Cash . . . . .	\$1,697,487 00	999,329 00	2,696,816 00
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Net risks carried by Company, 31st December, 1915 .....	\$3,230,038 00	\$20,844,193 00	\$24,074,231 00
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## MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	3,158	\$5,501,570 00
Policies new and renewed during 1915 .....	1,207	2,088,883 00
Gross number during 1915 .....	4,365	\$7,590,453 00
Less expired and cancelled in 1915 .....	1,173	2,055,125 00
Net risks in force on mutual system, 31st December, 1915....	3,192	\$5,535,328 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1914 .....	17,423	\$21,381,562 00
Policies new and renewed during 1915 .....	6,501	8,169,897 00
Gross number during 1915 .....	23,924	\$29,551,459 00
Less expired and cancelled in 1915 .....	6,055	8,315,740 00
Net risks in force on cash system, 31st December, 1915.....	17,869	\$21,235,719 00

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$344,460 08
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	219,756 92
Amount of premium notes received during the year 1915 .....	134,333 59

## 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 1916:

*Directors:*

Hugh Cant .....	Galt, Ont.
Robert Scott .....	Galt, Ont.
Hugh McCulloch .....	Galt, Ont.
Charles Turnbull .....	Galt, Ont.
A. E. Watson .....	Ayr. Ont.
Lincoln Goldie .....	Guelph, Ont.
C. R. H. Warnock .....	Galt, Ont.
W. K. McNaught .....	Toronto, Ont.
J. N. MacKendrick .....	Galt, Ont.

*Officers:*

Hugh Cant, President .....	Galt, Ont.
Robert Scott, Vice-President .....	Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer .....	Galt, Ont.

*Auditors:*

John Perry .....	Galt, Ont.
Wm. Philip .....	Galt, Ont.

Unassessed premium note capital, \$240,520.00.

Securities in Treasury of Ontario, par value, \$50,000.00.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....	\$22,500 00
Loans secured by mortgages .....	131,066 66
Debentures (\$50,000 deposited with Ontario Government) .....	451,921 31
Actual cash on hand at Head Office .....	2,955 05
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Royal Bank, agency at Toronto (savings account) .....	4,000 00
Bank of Toronto, agency at Galt (savings account) .....	4,000 00
Merchants' Bank, agency at Galt (current account) .....	8,571 40
Merchants' Bank, agency at Galt (savings account) .....	16,201 22
Union Bank, agency at Galt (savings account) .....	4,000 00
Imperial Bank, agency at Galt (savings account) .....	4,000 00
Cash in agents' hands .....	826 81

Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$240,520 00
Amount of interest accrued .....	9,561 65
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1915 .....	7,108 56
<b>Total assets .....</b>	<b>\$907,232 66</b>

## LIABILITIES.

Amount of supposed or reported loss .....	\$2,077 85
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915 .....	99,027 23
<b>Total liabilities .....</b>	<b>\$101,105 08</b>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$40,645 43
Cash received as fixed payments of 1915 .....	\$77,567 21
“ fixed payments for years prior to 1915 .....	1,665 80
“ premiums on cash system .....	110,657 29
“ agents' balances of 1914, received in 1915 .....	1,356 38
“ interest (including rent, \$1,008.21) .....	27,533 78
“ re-insurance on losses .....	7,854 30
“ transfer fees .....	190 00
“ from mortgage and debenture investments (not extended) .....	\$22,868 23
<b>Total receipts .....</b>	<b>\$226,824 76</b>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission and bonns to agents .....	\$32,168 95
“ fuel and light .....	283 75
“ license fee and statutory assessment .....	267 98
“ printing, stationery and advertising .....	1,353 98
“ taxes (Government and Municipal) .....	2,021 21
“ salaries, directors' and auditors' fees .....	18,632 00
“ travelling expenses .....	802 18
“ postage, telephone, telegrams and express .....	1,314 16
“ investigation of claims .....	371 87
“ incidentals .....	1,979 51
<b>Expenses of management .....</b>	<b>\$59,195 59</b>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	62,532 44
“ losses which occurred prior to 1915 .....	2,178 31
“ re-insurance premiums .....	20,710 38
“ rebate, abatement and returned premiums .....	5,055 82
“ refund to members .....	15,605 57
“ James Young, Memorial .....	5,000 00
“ purchase of securities (not extended) .....	\$76,332 64
	<b>\$170,278 11</b>

## CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$5,805,243 66	\$5,805,243 66
Cash . . . . .	\$4,782,872 68	17,273,257 82	22,056,130 50
<b>Totals . . . . .</b>	<b>\$4,782,872 68</b>	<b>\$23,078,501 48</b>	<b>\$27,861,374 16</b>
<i>Re-insurance.</i>			
On mutual system . . . . .		869,185 44	869,185 44
Cash system . . . . .	442,093 00	1,014,181 35	1,456,274 35
<b>Total re-insurance . . . . .</b>	<b>\$442,093 00</b>	<b>\$1,883,366 79</b>	<b>\$2,325,459 79</b>
Net risks carried by Company 31st December, 1915 . . . . .	\$4,340,779 68	\$21,195,134 69	\$25,535,914 37

## MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1914 . . . . .	3,133	\$5,879,154 33
Policies new and renewed during 1915 . . . . .	1,115	2,097,294 00
Gross number during 1915 . . . . .	4,248	\$7,976,448 33
Less expired and cancelled in 1915 . . . . .	1,168	2,171,204 67
<b>Net risks in force on mutual system, 31st December, 1915 . . . . .</b>	<b>3,080</b>	<b>\$5,805,243 66</b>
<i>Cash System.</i>		
Policies in force, 31st December, 1914 . . . . .	13,235	\$21,339,948 68
Policies new and renewed during 1915 . . . . .	5,245	8,387,869 90
Gross number during 1915 . . . . .	18,480	\$29,727,818 58
Less expired and cancelled in 1915 . . . . .	5,046	7,671,688 08
<b>Net risks in force, on cash system, 31st December, 1915 . . . . .</b>	<b>13,424</b>	<b>\$22,056,130 50</b>

## BUSINESS TRANSACTED:

General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$390,439 00
Amount of premium notes, after deducting all payments thereon and assessments levied . . . . .	240,520 00
Amount of premium notes received during the year 1915 . . . . .	143,279 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Paid up to 31st December, 1915 . . . . .	28,655 80

## PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

*Commenced business 1st December, 1863.*

Names and addresses of the Directors and Officers for the year 1916:

*Directors:*

Wm. Davidson .....	Stratford, Ont.
G. G. McPherson, K.C. ....	Stratford, Ont.
Geo. W. Hamilton .....	Stratford, Ont.
John Brown .....	Stratford, Ont.
Charles Packert .....	Stratford, Ont.
J. A. Robertson, M.D. ....	Stratford, Ont.
Thomas Trow .....	Stratford, Ont.
James Jones .....	Mitchell, Ont.
Andrew Kuhry .....	Stratford, Ont.

*Officers:*

Wm. Davidson, President .....	Stratford, Ont.
G. G. McPherson, K.C., Vice-President .....	Stratford, Ont.
Charles Packert, Manager .....	Stratford, Ont.
George Kay, Secretary .....	Stratford, Ont.

*Auditors:*

James Bennoch .....	Stratford, Ont.
Wm. Irwin .....	Stratford, Ont.

Deposited in the Treasury of Ontario .....	\$50,000 00
Unassessed premium note capital .....	167,158 74

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....	\$11,164 30
Cash value of mortgages .....	151,725 00
Value of municipal debentures and Canada War Loan (\$50,000 Ontario Government deposit) .....	324,653 61
Cash at Head Office .....	2,449 64
Cash deposited in Royal Bank, Stratford .....	1,624 04
Cash deposited in Canadian Bank of Commerce, Stratford, Ont. ....	2,270 59
Cash deposited in Merchants' Bank, Stratford .....	1,507 08
Cash in agents' hands acknowledged by them to be due, and considered good	3,968 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	167,158 74
Amount of re-insurance on losses .....	930 52
Amount of unearned part (50 pre cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1915 .....	6,067 87
Amount of all other assets .....	201 79
Total assets .....	<u>\$673,721 59</u>

## LIABILITIES.

Amount of losses supposed or reported .....	\$2,764 40
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1915 .....	72,716 87
Total liabilities .....	<u>\$75,481 27</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$14,422 34
Cash received as fixed payments due in 1915 .....	\$54,870 98
“ for premiums on cash system .....	76,986 00
“ for interest .....	22,677 96
“ for re-insurance on account of losses .....	14,287 35
“ extra premiums and endorsement fees .....	790 86
“ agents' balances of 1914 received in 1915 .....	4,868 35
“ rents .....	187 47
“ mortgage insurance .....	160 00
“ from investments (not extended) .....	\$60,500 04
Total receipts .....	<u>\$174,828 97</u>

## EXPENDITURE.

Expenses of management:	
Cash paid for commission to agents .....	\$24,560 71
“ law costs .....	97 10
“ statutory assessment and license .....	270 01
“ investigation and adjustment of claims .....	977 24
“ taxes (Government and Municipal) .....	1,274 00
“ salaries, directors' and auditors' fees .....	15,680 55
“ printing, stationery and advertising .....	1,605 31
“ travelling expenses .....	532 03
“ postage, telephone, telegrams and express .....	944 74
“ fuel and light .....	164 55
“ exchange .....	42 70
“ caretaker .....	147 00
“ mercantile agency .....	50 00
“ water rates .....	11 90
“ insurance, building and contents .....	54 00
“ building repairs .....	31 50
“ Red Cross Society .....	1,000 00
“ bonds, officers and agents .....	57 50
“ Insurance Journals .....	15 10
“ vault fittings .....	25 00
“ repairs to stamp and adding machine .....	21 25
“ lawn attention .....	26 00
“ tarpaulins .....	14 00
“ Mutual Underwriters .....	10 00
“ Government account .....	5 00
“ sundry and supplies expenses .....	166 67
Total expenses of management .....	<u>\$47,783 86</u>



## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915.....	\$4,937 34
“ losses which occurred in 1915 .....	64,315 56
“ re-insurance . . . . .	15,547 06
“ rebates . . . . .	5,798 09
“ mortgage insurance account .....	303 79
“ investments (not extended) .....	\$103,214 30
<b>Total expenditure .....</b>	<b>\$138,685 70</b>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$10,929,399 00	\$10,929,399 00
Cash . . . . .	\$3,642,523 00	13,151,081 00	16,793,604 00
<b>Totals . . . . .</b>	<b>\$3,642,523 00</b>	<b>\$24,080,480 00</b>	<b>\$27,723,003 00</b>

*Re-insurance.*

Mutual . . . . .		\$1,723,332 00	\$1,723,332 00
Cash . . . . .	\$427,718 00	1,319,566 00	1,747,284 00
<b>Totals . . . . .</b>	<b>\$427,718 00</b>	<b>\$3,042,898 00</b>	<b>\$3,470,616 00</b>
<b>Net risks carried by Company, 31st December, 1915 .....</b>	<b>\$3,214,805 00</b>	<b>\$21,037,582 00</b>	<b>\$24,252,387 00</b>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1914 .....	5,238	\$10,798,622 00
Policies new and renewed during 1915 .....	1,889	4,126,842 00
<b>Gross number during 1915 .....</b>	<b>7,127</b>	<b>\$14,925,464 00</b>
<b>Less expired and cancelled in 1915 .....</b>	<b>1,966</b>	<b>3,996,065 00</b>
<b>Net risks in force on mutual system, 31st December, 1915 .....</b>	<b>5,161</b>	<b>\$10,929,399 00</b>

Cash System.	Number.	Amount.
Policies in force, 31st December, 1914 .....	12,571	\$16,648,206 00
Policies new and renewed during 1915 .....	6,832	8,453,374 00
<b>Gross number during 1915 .....</b>	<b>19,403</b>	<b>\$25,106,580 00</b>
<b>Less expired and cancelled in 1915 .....</b>	<b>6,846</b>	<b>8,312,976 00</b>
<b>Net risks in force on cash system, 31st December, 1915 .....</b>	<b>12,557</b>	<b>\$16,793,604 00</b>

## BUSINESS TRANSACTED BY COMPANY:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$272,615 36
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	167,158 74
Amount of premium notes received during the year 1915.....	102,072 22
Cash paid up to 31st December, 1915 .....	20,406 52

## WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

*Commenced business 7th May, 1863.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Geo. Diebel ..... Waterloo, Ont.  
 Allan Bowman ..... Preston, Ont.  
 James Livingston ..... Baden, Ont.  
 J. H. Webb ..... Waterloo, Ont.  
 Simon B. Bricker ..... Waterloo, Ont.  
 J. L. Wideman ..... St. Jacob's, Ont.  
 J. Howard Simpson ..... Guelph, Ont.  
 P. E. Shantz ..... Preston, Ont.  
 Richard Roschmann ..... Waterloo, Ont.

*Officers:*

Geo. Diebel, President ..... Waterloo, Ont.  
 Allan Bowman, Vice-President ..... Preston, Ont.  
 Levi W. Shuh, Manager ..... Waterloo, Ont.

*Auditors:*

J. M. Scully ..... Berlin, Ont.  
 J. Scully ..... Berlin, Ont.

Unassessed premium note capital, \$254,594.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....		\$25,000 00
"    mortgages . . . . .		10,850 00
"    bonds, debentures and securities (\$50,000 Ontario Govern- ment deposit) .....		561,119 36
Cash on hand at head office .....	\$3,009 15	
Cash on deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo (current account) .....	13,840 83	
Cash on deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo (savings account) .....	6,784 94	
		<hr/>
		23,634 92

Cash in agents' hands acknowledged by them to be due and considered - good . . . . .	\$8,981 30
Amount of short date notes or due bills . . . . .	539 75
Amount of premium notes in force after deducting all payments thereon and assessments levied . . . . .	254,594 67
Amount of unearned part (50 per cent.) of premiums paid for re-insurance or risks on cash system in force at 31st December, 1915. . . . .	7,770 26
Amount of accrued interest . . . . .	18,924 18
Office furniture and Goad's plans (not extended) . . . . .	\$4,600 00
<b>Total assets . . . . .</b>	<b>\$911,414 44</b>

## LIABILITIES.

Amount of unpaid losses . . . . .	\$4,298 51
“ unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915. . . . .	132,062 11
<b>Total liabilities . . . . .</b>	<b>\$136,360 62</b>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) . . . . .	\$22,745 69
Cash received as fixed payments of 1915 . . . . .	\$84,217 25
“ premiums on cash system . . . . .	122,723 26
“ agents' balances of 1914 received in 1915 . . . . .	8,389 56
“ transfer fees . . . . .	298 00
“ additional premiums . . . . .	1,416 30
“ rent . . . . .	333 33
“ interest . . . . .	32,911 68
“ re-insurance on losses . . . . .	9,690 33
“ bills receivable . . . . .	228 86
“ from matured investments (not extended) . . . . .	\$28,633 25
<b>Total receipts . . . . .</b>	<b>\$260,208 57</b>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission on bonus to agents. . . . .	\$31,818 55
“ law costs . . . . .	588 50
“ fuel and light . . . . .	488 71
“ investigation and adjustment of claims . . . . .	1,446 62
“ interest . . . . .	2,494 29
“ statutory assessment and license fee . . . . .	395 29
“ taxes (Government and Municipal) . . . . .	1,500 70
“ printing, stationery and advertising . . . . .	3,057 26
“ salaries, directors' and auditors' fees . . . . .	20,076 92
“ postage, telephone, telegrams and express . . . . .	1,435 50
“ exchange . . . . .	385 09
“ travelling expenses . . . . .	776 00
“ janitor . . . . .	212 00
“ repairs . . . . .	207 10
“ Patriotic Fund . . . . .	2,000 00
“ Underwriters' Association . . . . .	1,578 73
“ other expenses . . . . .	341 90
<b>Total expenses of management . . . . .</b>	<b>\$68,803 16</b>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	\$5,054 61
“ losses which occurred during 1915 .....	89,289 90
“ re-insurance .....	27,737 89
“ rebate, abatement and returned premiums .....	13,579 20
“ other .....	1,360 35
“ investments (not extended) .....	\$82,127 48
<b>Total expenditure .....</b>	<b>\$205,825 11</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual .....		\$10,918,619 00	\$10,918,619 00
Cash .....	\$4,323,018 00	26,333,034 00	30,656,052 00
<b>Total .....</b>	<b>\$4,323,018 00</b>	<b>\$37,251,653 00</b>	<b>\$41,574,671 00</b>
<i>Re-insurance.</i>			
Mutual .....		\$1,777,478 00	\$1,777,478 00
Cash .....	\$270,099 00	1,483,314 00	1,753,413 00
<b>Total .....</b>	<b>\$270,099 00</b>	<b>\$3,260,792 00</b>	<b>\$3,530,891 00</b>
Net risks carried by Company, 31st December, 1915 .....	\$4,052,919 00	\$33,990,861 00	\$38,043,780 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	4,596	\$10,869,090 00
Policies new and renewed during 1915 .....	1,916	4,033,711 00
Gross number during 1915 .....	6,512	\$14,902,801 00
Less expired and cancelled in 1915 .....	1,993	3,984,182 00
<b>Net risks in force on mutual system, 31st December, 1915....</b>	<b>4,519</b>	<b>\$10,918,619 00</b>
Cash System.	Number.	Amount.
Policies in force 31st December, 1914 .....	25,889	\$30,612,071 00
Policies new and renewed during 1915 .....	11,183	13,973,967 00
Gross number during 1915 .....	37,072	\$44,586,038 00
Less expired and cancelled in 1915 .....	11,530	13,929,986 00
<b>Net risks in force on cash system, 31st December, 1915....</b>	<b>25,542</b>	<b>\$30,656,052 00</b>

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$417,822 10
Amount of premium notes, after deducting all payments thereon and assessments levied .....	254,594 67
Amount of premium notes received during the year 1915 .....	150,136 30
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	30,027 36





# RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no  
Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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 (30% of premiums paid for risks in force at 31st Dec., 1915.		All other assets.		Total.		God's plans, office furniture, etc. (not extended).			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Economical.....	65,783	37	430,389	94	6,843	29	49,771	49	6,439	86	.....	219,756	92	.....	43,386	92	.....	782,041	86	.....	.....	.....	.....	.....	5,000	00
Gore District.....	22,500	00	582,987	97	9,561	65	43,727	07	826	81	.....	240,320	00	.....	7,408	56	.....	997,292	66	.....	.....	.....	.....	.....	.....	
Perth.....	11,464	30	476,378	61	201	79	7,851	35	3,968	44	.....	467,458	71	.....	930	52	.....	673,721	59	.....	.....	.....	.....	.....	.....	
Waterloo.....	25,000	00	571,969	36	48,924	18	23,634	92	8,981	30	.....	539	75	.....	254,594	67	.....	944,414	41	.....	.....	.....	.....	.....	4,600	00
Totals.....	124,447	67	2,051,705	85	35,531	01	124,985	43	19,906	38	.....	539	75	.....	882,030	33	.....	3,271,410	55	.....	.....	.....	.....	.....	9,600	00

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, 1915.

Name of Company.	Losses unpaid at 31st December, 1915, 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.
Economical.....	329	00	90,735	30	.....	94,651	30	.....	21,061	.....	24,071,231	00
Gore District.....	2,077	85	99,027	23	.....	104,105	08	.....	16,514	.....	25,535,914	37
Perth.....	2,764	40	72,716	87	.....	75,481	27	.....	17,718	.....	24,252,387	00
Waterloo.....	4,298	51	132,062	11	.....	136,360	62	.....	30,061	.....	38,043,780	00
Totals.....	9,469	76	384,541	51	.....	404,011	27	.....	85,354	.....	111,906,312	37

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, 1915.

Name of Company.	Fixed payments of 1915.		Fixed payments of assessments of years prior to 1915.		Premiums on cash system.		Agents' balances, 1914.		Interest.		Fees, licenses and extra premiums.		For losses re-insured.		Rent.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	70,758	15	.....	.....	108,316	86	6,704	69	*25,016	40	1,742	62	4,685	08	.....	.....	.....	.....	217,953	80	221,108	35
Gore District.....	77,567	21	.....	.....	110,657	29	1,368	38	*27,532	78	100	00	7,851	30	.....	.....	.....	.....	226,821	76	221,868	23
Perth.....	54,870	98	.....	.....	76,986	00	4,868	35	22,677	96	730	86	14,287	35	187	47	100	00	174,928	97	60,540	01
Waterloo.....	84,217	25	.....	.....	122,723	26	8,389	56	32,911	68	1,714	30	9,690	33	333	33	228	86	260,208	57	28,623	25
Totals.....	287,443	59	.....	.....	418,713	11	21,318	98	108,439	82	4,437	78	36,517	06	520	80	388	86	879,416	10	135,409	87

\* Including rents.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Expenses of Management.										Refund to members.		Amount paid for losses.		Rebate and returned premiums.		Re-insurance.		All other payments.		Total.		Invested (not extended).	
	Commission and bonus to agents.	Interest.	Costs in law.	Salaries as- sessant and license fees.	Salaries and general expenses and account.	Total expense of manage- ment.	Refund to members.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Economical.....	28,532	86	148	13	261	98	29,557	07	58,563	31	76,975	52	11,922	29	23,668	26	.....	.....	171,069	41	60,483	37		
Gore District.....	32,168	25	.....	.....	267	98	26,738	66	59,495	69	15,605	57	64,710	75	5,055	82	20,710	38	5,000	00	170,278	11	76,332	64
Perth.....	24,560	71	97	10	270	01	22,856	04	47,783	86	63,252	90	5,798	00	15,547	06	303	79	438,085	70	102,211	30		
Waterloo.....	31,813	55	568	50	395	29	334,506	53	68,603	16	94,341	51	13,579	20	27,737	89	1,360	35	205,825	11	82,427	46		
Totals.....	117,081	07	834	03	1,498	26	412,678	30	234,285	95	15,605	57	305,283	68	36,355	40	87,663	59	6,664	14	685,858	23	322,157	79



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# B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE

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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 1916.

*Directors:*

Peleg Howland .....	Toronto, Ont.
Frank Russill .....	Toronto, Ont.
H. D. Eby .....	Toronto, Ont.
Col. W. C. Macdonald .....	Toronto, Ont.
R. S. Waldie .....	Toronto, Ont.
J. G. Scott, K.C. ....	Toronto, Ont.
Elias Rogers .....	Toronto, Ont.
Theron Gibson .....	Toronto, Ont.
Jos. Walmsley .....	Toronto, Ont.

*Officers:*

Peleg Howland, President .....	Toronto, Ont.
Frank Russill, Vice-President .....	Toronto, Ont.
Walmsley and Chipman, Joint Managers.....	Toronto, Ont.
Arthur Dwyer, Secretary .....	Toronto, Ont.

*Auditors:*

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	Toronto, Ont.

Authorized capital stock .....	\$250,000 00
Subscribed .....	87,300 00
Paid up .....	43,650 00
*Securities deposited in Treasury of Ontario .....	17,000 00
Unassessed premium note capital .....	8,511 66

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Call loans on municipal debentures .....	\$24,524 00
Municipal debentures and Canada War Loan owned (Government deposit \$7,000.00) .....	28,109 42
Cash at head office .....	769 86
Cash in Standard Bank, Toronto .....	24,075 23
Cash on deposit, Canada Permanent Mortgage Corporation .....	6,590 92
Cash on deposit in Canada Permanent Mortgage Corporation (Govern- ment deposit) .....	10,000 00

\*Since increased to \$20,000.00.

Amount of premium notes in force after deducting all payments thereon, and assessments levied .....	\$8,511 66	
Less residue of premium notes for re-insurance .....	652 16	
		<u>\$7,859 50</u>
Cash in agents' hands .....		3,635 70
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915 .....		4,050 64
Amount of accrued interest .....		605 56
Goad's plans (not extended) .....	\$1,677 74	
		<u>\$110,220 83</u>
Total assets .....		
Subscribed capital stock uncalled .....		<u>\$43,650 00</u>

## LIABILITIES.

Amount of losses adjusted .....	\$885 08	
Amount of supposed or reported losses .....	1,784 35	
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915 .....	38,370 98	
Amount of all other .....	231 15	
		<u>\$41,271 56</u>
Total liabilities to public .....		
Liabilities to shareholders:		
Paid up stock .....		<u>\$43,650 00</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$28,442 15	
Cash received for fixed payments, 1915 .....	\$7,655 55	
" fixed payments due in prior years .....	737 27	
" premiums on cash system .....	71,493 92	
" interest .....	4,323 21	
" re-insurance on losses .....	13,961 35	
" agents' balances of 1914 received in 1915 .....	5,691 13	
" on account of debentures and loans on debentures (not extended) .....	\$37,990 48	
		<u>\$103,862 43</u>
Total .....		

## EXPENDITURE.

Expenses of management:		
Cash paid for commission to agents .....	\$18,597 35	
" investigation and adjustment of claims .....	1,443 62	
" refunded on debentures .....	199 61	
" statutory assessment and license fee .....	85 30	
" travelling expenses .....	138 50	
" rent .....	400 00	
" salaries, directors' and auditors' fees .....	3,225 00	
" printing, stationery and advertising .....	290 76	
" postage, telephone, telegrams and express .....	232 75	
" taxes (Government and Municipal) .....	983 84	
		<u>\$25,596 73</u>
Total expenses of management .....		

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	\$5,748 84
“ losses which occurred during 1915 .....	51,619 22
“ re-insurance . . . . .	8,619 07
“ rebates . . . . .	8,374 81
“ Dividends . . . . .	2,173 50
“ investments (not extended) .....	\$36,685 88
“ other expenditure . . . . .	41 00
Total . . . . .	<u>\$102,173 17</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	\$626,873 00	.....	\$626,873 00
Cash . . . . .	4,879,424 00	\$2,146,049 00	7,025,473 00
Total . . . . .	<u>\$5,506,297 00</u>	<u>\$2,146,049 00</u>	<u>\$7,652,346 00</u>
<i>Re-insurance.</i>			
Mutual . . . . .	\$91,052 00	.....	\$91,052 00
Cash . . . . .	551,396 00	\$135,396 00	686,792 00
Total re-insurance .....	<u>\$642,448 00</u>	<u>\$135,396 00</u>	<u>\$777,844 00</u>
Net risks carried by Company, 31st Decem- ber, 1915 .....	<u>\$4,863,849 00</u>	<u>\$2,010,653 00</u>	<u>\$6,874,502 00</u>

## MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1914 .....	299	\$668,912 00
Policies new and renewed during 1915 .....	295	654,673 00
Gross number, 1915 .....	594	\$1,323,585 00
Less expired and cancelled in 1915 .....	309	696,712 00
Net risks in force on mutual system, 31st December, 1915...	285	<u>\$626,873 00</u>
Cash System.	Number.	Amount.
Policies in force 31st December, 1914 .....	5,430	\$6,085,805 00
Policies new and renewed during 1915 .....	8,510	7,078,255 00
Gross number during 1915 .....	13,940	\$13,164,060 00
Less expired and cancelled in 1915 .....	5,067	6,138,587 00
*Net risks in force on cash system 31st December, 1915....	8,873	<u>\$7,025,473 00</u>

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$17,023 32
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	8,511 66
Amount of premium notes received during the year 1915 .....	17,386 18
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	7,655 55
	<hr/>
Amount of premium notes given by Company for re-insurance....	\$1,304 32
Less paid thereon .....	652 16
	<hr/>
Residue of premium notes given by Company for re-insurance....	\$652 16

\*In Ontario, \$5,972,210.00.

## LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

Names.	Address.	No. of shares.	Amount of	
			subscribed stock.	paid up.
			\$	\$
Allen, W. A. ....	Ottawa .....	15	900	450
Bate, H. N. ....	" .....	10	600	300
Beatty, Edith Adelia .....	Toronto .....	7	420	210
Broek, W. R. ....	" .....	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., Estate .....	" .....	50	3,000	1,500
Elliot, W. S. ....	Montreal .....	10	600	300
Elliot, C. J. ....	Toronto .....	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, M. Martin .....	Toronto .....	50	3,000	1,500
Hobson, Mary A. ....	Hamilton .....	10	600	300
Irving, A. S., Estate .....	Toronto .....	25	1,500	750
Ince, Wm., Estate .....	" .....	10	600	300
Ketchum, Carrie Ella .....	Gananoque .....	7	420	210
McKinnon, S. F., Estate .....	Toronto .....	50	3,000	1,500
Macdonald, Col. W. C. ....	" .....	50	3,000	1,500
Mackay, James D. ....	" .....	25	1,500	750
National Trust Co., Limited .....	" .....	45	2,700	1,350
Neitzke, Lucy M. (Mrs.) .....	Germany .....	6	360	180
Northeote, J. G. ....	Toronto .....	20	1,200	600
Ogilvie, Sarah L. ....	Montreal .....	25	1,500	750
Olmstead, Edith H. ....	Hamilton .....	10	600	300
Patterson, R. L. ....	Toronto .....	50	3,000	1,500
Rogers, E. ....	" .....	50	3,000	1,500
Roaf, Francis C. ....	" .....	10	600	300
Russill, Frank .....	" .....	50	3,000	1,500
Stayner, Harriet Rose .....	" .....	35	2,100	1,050
Stayner, Winslow S. ....	" .....	25	1,500	750
Spink, J. L., Estate .....	" .....	13	780	390
Spink, Eliza F. ....	" .....	12	720	360
Scott & Walmsley, Limited .....	" .....	50	3,000	1,500
Scott, J. G., K.C. ....	" .....	50	3,000	1,500
Scott, M. E. ....	" .....	10	600	300
Toronto General Trusts Corporation (in Trust) .....	" .....	20	1,200	600
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. Duncan, Estate .....	Winnipeg .....	10	600	300
Wood, Samuel Casey .....	Toronto .....	7	420	210
Wood, Louis Percival .....	Gananoque .....	7	420	210
Wood, Herbert Harold .....	Toronto .....	7	420	210
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 1915.

*Directors:*

Jno. D. Chipman .....	Toronto, Ont.
Jos. Walmsley .....	Toronto, Ont.
Thos. Flynn .....	Toronto, Ont.
J. G. Scott, K.C. ....	Toronto, Ont.
Hugh Blain .....	Toronto, Ont.
G. L. Smith .....	Toronto, Ont.

*Officers:*

J. D. Chipman, President .....	Toronto, Ont.
Jos. Walmsley, Vice-President .....	Toronto, Ont.
Walmsley and Chipman, Joint Managers.....	Toronto, Ont.
F. E. Dingle, Secretary-Treasurer .....	Toronto, Ont.

*Auditors:*

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and 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 .....	25,000 00
Unassessed premium note capital .....	14,033 30

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Mortgages on real estate .....	\$48,000 00
Municipal debentures and Canada War Loan owned (Ontario Government deposit, \$25,000.00) .....	51,854 33
Call loans on municipal debentures .....	34,047 86
Cash on hand .....	3,177 42
Cash on deposit to Company's credit in Imperial Bank, Toronto.....	22,763 02
Cash Canada Permanent Mortgage Corporation .....	5,531 42
Cash in agents' hands .....	4,746 25

\*Since increased to \$30,000.00.



Premium notes in force after deducting all payments thereon and assessments levied .....	\$14,033 30	
Less residue of premium notes given for re-insurance .....	3,408 77	
		\$10,624 53
Interest accrued .....		1,698 62
Amount of unearned part (50 per cent.) of premiums paid for re-insur- ance of risks on cash system in force at 31st December, 1915....		13,310 20
Good's plans (not extended) .....	\$1,700 60	
<b>Total</b> .....		<b>\$195,753 65</b>
Subscribed capital uncalled .....		<u>\$50,000 00</u>

## LIABILITIES.

Amount of losses adjusted .....	\$1,274 95
Amount of losses supposed or reported .....	1,754 41
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1915 .....	61,053 13
All other liabilities .....	310 25
<b>Total liabilities</b> .....	<u>\$64,392 74</u>
Paid up Capital Stock .....	<u>50,000 00</u>

## CASH RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$29,332 92	
Cash received as fixed payments of 1915 .....		\$12,056 69
“ fixed payments due in prior years .....		216 60
“ for premiums on cash system .....		107,485 00
“ for interest .....		8,373 74
“ for plate glass insurance .....		4,237 87
“ agents' balances of 1914 received in 1915 .....		8,343 49
“ for re-insurance on losses .....		15,496 30
“ for realization of investments during 1915 (not extended) .....	\$32,756 72	
“ commission. . . . .		2,809 90
<b>Total</b> .....		<u>\$159,019 59</u>

## EXPENDITURE.

Expenses of management:	
Cash paid for agents commission .....	\$28,023 89
“ statutory assessment, license fees .....	140 16
“ travelling expenses .....	158 13
“ printing, stationery and advertising .....	530 30
“ salaries, directors' and auditors' fees .....	4,620 00
“ investigation and adjustment of claims .....	2,036 05
“ rent. . . . .	500 00
“ interest refunded .....	118 08
“ taxes (Government and Municipal) .....	1,331 59
“ postage, telegrams and express, etc. ....	312 73
<b>Total expenses of management</b> .....	<u>\$37,770 93</u>

## Miscellaneous payments:

Cash paid for fire losses which occurred during 1915 .....		\$58,321 86
" losses which occurred prior to 1915 .....		6,836 32
" plate glass losses, 1915 .....		2,414 71
" re-insurance .....		28,259 77
" rebate, abatement and returned premiums:		
Fire .....	\$11,153 00	
Plate Glass .....	618 33	
		<u>11,771 33</u>
" dividends .....		5,000 00
" subscriptions to relief fund .....		68 00
" investments (not extended) .....	\$39,194 46	
		<u>150,442 92</u>
Total expenditure .....		\$150,442 92

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual .....	\$1,167,417 00	.....	\$1,167,417 00
Cash .....	7,144,443 00	\$4,883,638 00	12,028,081 00
			<u>13,195,498 00</u>
Totals .....	\$8,311,860 00	\$4,883,638 00	\$13,195,498 00
<i>Re-insurance.</i>			
Mutual .....	\$389,389 00	.....	\$389,389 00
Cash .....	1,861,519 00	557,974 00	2,419,493 00
			<u>2,808,882 00</u>
Totals .....	\$2,250,908 00	557,974 00	\$2,808,882 00
Net risks carried by Company 31st December, 1915 .....	\$6,060,952 00	\$4,325,664 00	\$10,386,616 00

## MOVEMENT IN RISKS.

## Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1914 .....	353	\$1,114,874 00
Policies new and renewed during 1915 .....	347	1,191,417 00
		<u>2,306,291 00</u>
Gross number during 1915 .....	700	\$2,306,291 00
Less expired and cancelled in 1915 .....	361	1,138,874 00
		<u>1,167,417 00</u>
Net risks in force on mutual system 31st December, 1915.....	339	\$1,167,417 00

## Fire Risks—Cash System.

Policies in force December, 1914 .....	7,483	\$10,666,051 00
Policies new and renewed during 1915 .....	9,961	10,940,323 00
		<u>21,606,374 00</u>
Gross number, 1915 .....	17,444	\$21,606,374 00
Less expired and cancelled in 1915 .....	6,222	9,578,293 00
		<u>11,222</u>
*Net risks in force on cash system, 31st December, 1915 .....	11,222	\$12,028,081 00

\*Ontario risks, \$11,974,818.00.

## Plate Glass Risks.

	Number.	Amount.
Policies in force 31st December, 1914 .....	827	\$76,178 22
Policies new and renewed during 1915 .....	342	25,427 22
	<hr/>	<hr/>
Gross number during 1915 .....	1,169	\$101,605 44
Less expired and cancelled in 1915 .....	359	28,556 88
	<hr/>	<hr/>
Net risks in force 31st December, 1915 .....	810	\$73,048 56
	<hr/>	<hr/>

## BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$28,066 60
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	14,033 30
Amount of premium notes received during the year 1915 .....	28,827 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	12,056 69

## B.—Re-insurance.

Amount of premium notes given by Company for re-insurance....	\$6,817 54
Less payments thereon .....	3,408 77
	<hr/>
Residue on premium notes given for re-insurance .....	\$3,408 77
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## 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.
			\$	\$
Atkinson, D. A.....	Toronto.....	20	2,000	1,000
Blain, Hugh.....	".....	10	1,000	500
Chipman, John D.....	".....	26	2,600	1,300
Cornell University.....	Ithica, N.Y.....	50	5,000	2,500
Davies, Wm.....	Toronto.....	50	5,000	2,500
Dingle, F. E.....	".....	130	13,000	6,500
Doyle, Mrs. Annie. L.....	New York.....	2	200	100
Edmand, Frank.....	Toronto.....	20	2,000	1,000
Flynn, Thos.....	".....	50	5,000	2,500
Fortner, C. H. C.....	".....	30	3,000	1,500
MacLennan, Hon. James.....	".....	50	5,000	2,500
MacLennan, E. M., estate of.....	".....	25	2,500	1,250
Northcote, I. G.....	".....	22	2,200	1,100
National Trust Co., Ltd., in trust ..	".....	22	2,200	1,100
Smith, Goldwin Larratt.....	".....	60	6,000	3,000
Smith, A. L., Ex. Jate C. R. Smith..	London.....	10	1,000	500
Strathcona and Mount Royal, Lord Estate.....	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 O. F.....	".....	25	2,500	1,250
Scott, R. F. and Bull, B. E., in trust for Elizabeth Bull.....	".....	25	2,500	1,250
Scott R. F. and J., in trust for Catharine Scott.....	".....	25	2,500	1,250
Scott & Walmsley, Limited.....	".....	100	10,000	5,000
Smith, Rev. Lennox Ingal.....	Ottawa.....	50	5,000	2,500
Russill, Frank.....	Toronto.....	16	1,600	800
Toronto Gen. Trusts Corp., in trust	".....	22	2,200	1,100
Walmsley, Jos.....	".....	35	3,500	1,750
Total.....		1,000	100,000	50,000

## 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 1916.

*Directors:*

D. Hibner .....	Berlin, Ont.
W. R. Tudhope .....	Toronto, Ont.
David Carlyle .....	Toronto, Ont.
W. VanDusen .....	Toronto, Ont.
Judge Edward Morgan .....	Toronto, Ont.
A. M. Aletter .....	Toronto, Ont.
A. Taylor .....	Galt, Ont.
R. Vanstone .....	Wingham, Ont.
G. H. Orme .....	Dunnville, Ont.

*Officers:*

D. Hibner, President .....	Berlin, Ont.
W. R. Tudhope, Vice-President and Joint Manager .....	Toronto, Ont.
Adolph M. Aletter, Secretary and Joint Manager .....	Toronto, Ont.

*Auditors:*

G. M. Mulholland, C.A. ....	Toronto, Ont.
R. S. Macpherson, C.A. ....	Toronto, Ont.

Authorized capital stock .....	\$500,000 00
Subscribed . . . . .	100,000 00
Paid up .....	50,000 00
Unassessed premium note capital .....	2,056 48
Deposited in the Provincial Treasury .....	16,000 00

## STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value, bonds, debentures, securities .....	\$15,085 84
Cash in Bank of Nova Scotia, Toronto, deposit receipt .....	4,000 00
Cash in Bank of Nova Scotia, Toronto (current account) .....	2,330 03
Cash in agents' hands acknowledged by them to be due and considered good (net) .....	2,573 53
Amount unpaid, fixed payments for 1915 .....	14 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	2,056 48
Amount unpaid of assessments which were levied prior to 1915 .....	848 49
Unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1915 .....	3,140 26
Office furniture (not extended) .....	\$344 00
<b>Total assets .....</b>	<b>\$30,049 03</b>
Uncalled subscribed capital stock .....	\$50,000 00

## LIABILITIES.

Amount of losses adjusted .....	\$2,091 59
"    resisted .....	330 00
"    supposed or reported .....	402 50
Unearned premium, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915 .....	20,819 72
Unpaid cancellations .....	81 86
Re-insurance premiums unpaid .....	711 21
Commission on agents' balances .....	510 36
	<hr/>
Total liabilities .....	\$24,947 24
	<hr/>
Amount of paid up capital stock .....	\$50,000 00

## RECEIPTS.

Cash balances at 31st December, 1914 (not extended).....	\$8,276 85
Cash received as fixed payments of 1915 .....	\$612 56
"    assessments levied in years prior to 1915 .....	333 13
"    premiums on cash system .....	28,055 13
"    interest .....	1,226 35
"    re-insurance on fire losses .....	2,778 04
"    adjustment expenses re-insurance claims .....	163 90
"    re-insurance rebates .....	62 43
"    sundries .....	50 85
	<hr/>
Total receipts .....	\$33,282 39

## EXPENDITURE.

Expenses of management:	
Cash paid for commission or allowances to agents .....	\$5,846 33
"    investigation and adjustment of claims .....	565 11
"    law costs .....	27 50
"    statutory assessment and license fee .....	62 71
"    interest .....	182 32
"    printing, stationery and advertising .....	338 12
"    salaries, directors' and auditors' fees .....	2,593 00
"    postage, telegrams and express .....	209 82
"    travelling expenses .....	116 17
"    rent .....	600 00
"    taxes (Government and Municipal) .....	529 38
"    other expenses .....	131 35
	<hr/>
Total expenses of management .....	\$11,201 81
Miscellaneous payments:	
Cash paid for losses which occurred during 1914 .....	11,528 07
"    losses which occurred prior to 1915 .....	3,677 27
"    re-insurance .....	4,098 40
"    rebate .....	4,723 66
	<hr/>
Total expenditure .....	\$35,229 21



## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three Years.	Total.
Mutual . . . . .		\$32,880 00	\$32,880 00
Cash system . . . . .	\$1,238,005 00	2,834,710 00	4,072,715 00
Total at risk . . . . .	\$1,238,005 00	\$2,867,590 00	\$4,105,595 00
Re-insurance.			
Re-insured mutual system . . . . .		\$6,000 00	\$6,000 00
Re-insured cash system . . . . .	\$295,127 00	287,592 00	582,719 00
Total re-insurance . . . . .	\$295,127 00	\$293,592 00	\$588,719 00
Net risks in force at 31st December, 1915 . . . . .	\$942,878 00	\$2,573,998 00	\$3,516,876 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 . . . . .	90	\$110,507 00
Policies new and renewed during 1915 . . . . .	9	12,350 00
Gross number during 1915 . . . . .	99	\$122,857 00
Less expired and cancelled in 1915 . . . . .	76	89,977 00
Net risks in force on mutual system, 31st December, 1915. . . . .	23	\$32,880 00
Cash System.		
Policies in force 31st December, 1914 . . . . .	4,499	\$4,114,077 00
Policies new and renewed during 1915 . . . . .	2,576	2,374,733 00
Gross number during 1915 . . . . .	7,075	\$6,488,810 00
Less expired and cancelled in 1915 . . . . .	2,642	2,416,095 00
Net risks in force on cash system, 31st December, 1915. . . . .	4,433	\$4,072,715 00

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by the Company, and legally liable to assessment . . . . .	\$3,370 45
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	2,056 48
Amount of premium notes received during the year 1915 . . . . .	1,294 50
Amount of cash paid up to 31st December, 1915 . . . . .	243 70

## LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$	\$
Aletter, A. M.....	Toronto, Ont.....	83	8,300	4,150
Bright, W. D.....	Seaforth, Ont.....	5	500	250
Burkholder, Jacob.....	Stouffville, Ont.....	10	1,000	500
Carlyle, David.....	Toronto, Ont.....	15	1,500	750
Carlyle, Isabel.....	".....	1	100	50
Cornell, Dr. E. P.....	".....	10	1,000	500
Ego, Dr. Angus.....	Markdale, Ont.....	20	2,000	1,000
Grant, James.....	Chesley, Ont.....	5	500	250
Henry, Samuel.....	Kincardine, Ont.....	10	1,000	500
Hibner, D.....	Berlin, Ont.....	135	13,500	6,750
Livingstone, L.....	".....	2	200	100
McLean, Dr. P. D.....	Woodbridge, Ont.....	20	2,000	1,000
Mevins, Herman.....	Buffalo, N.Y.....	20	2,000	1,000
Morgan, Edward.....	Toronto, Ont.....	25	2,500	1,250
Orme, G. H.....	Dunnville, Ont.....	10	1,000	500
Renfrew, W. C.....	Toronto, Ont.....	15	1,500	750
Stevens, Reuben, Estate.....	Stouffville, Ont.....	50	5,000	2,500
Taylor, Alfred.....	Galt, Ont.....	50	5,000	2,500
Torrance, Jas.....	Milverton, Ont.....	20	2,000	1,000
Trueman, Elizabeth.....	Stouffville, Ont.....	10	1,000	500
Tudhope, W. R.....	Toronto, Ont.....	134	13,400	6,700
Tudhope-Aletter, Limited.....	".....	280	28,000	14,000
VanDusen, W.....	".....	50	5,000	2,500
VanDusen, W. E.....	".....	10	1,000	500
Vanstone, R.....	Wingham, Ont.....	10	1,000	500
Totals.....	.....	1,000	\$100,000	\$50,000

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

HEAD OFFICE, TORONTO, ONTARIO.

*Commenced business 1st September, 1885.*

Names and addresses of the Directors and Officers for the Year 1916.

*Directors.*

Lincoln Goldie .....	Guelph, Ont.
C. B. Watts .....	Toronto, Ont.
Jno. Macdonald .....	Toronto, Ont.
R. O. McCulloch .....	Galt, Ont.
R. Northcote .....	Toronto, Ont.
Geo. E. Goldie .....	Ayr, Ont.
Geo. Pattinson .....	Preston, Ont.
J. D. Chipman .....	Toronto, Ont.
Geo. D. Forbes .....	Hespeler, Ont.

*Officers.*

Lincoln Goldie, President .....	Guelph, Ont.
C. B. Watts, Vice-President .....	Toronto, Ont.
C. H. C. Fortner, Secretary-Treasurer .....	Toronto, Ont.

*Auditors.*

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	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 .....	25,230 44
Unassessed premium note capital .....	32,978 34

## STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Mortgages . . . . .	\$31,950 00
Call loans on municipal debentures .....	22,000 00
Municipal debentures owned (Government deposit, \$25,230.44).....	62,376 71
Cash on hand at Head Office .....	\$1,700 68
Cash on deposit in Royal Bank, Toronto .....	17,133 96
Cash on deposit in Canada Permanent Mortgage Corporation..	850 74
	<hr/>
	19,685 38
Cash in agents' hands .....	3,186 39
Amount unpaid of fixed payments of 1915 .....	428 50
Amount of premium notes in force after deducting all pay- ments and assessments levied .....	\$32,978 34
Less residue of premium notes given for re-insurance .....	8,090 60
	<hr/>
	24,887 74

Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1915 .....	\$6,464 65
Interest accrued and all other assets .....	2,176 37
Office furniture and Goad's plans (not extended) .....	\$2,448 24
<b>Total assets .....</b>	<b>\$173,155 74</b>
Capital stock uncalled .....	\$100,000 00

## LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915 .....	\$39,301 96
Due to other Insurance Companies .....	1,789 22
Amount of losses adjusted .....	1,261 01
" losses supposed or reported .....	1,133 31
" all other liabilities .....	342 91
<b>Total liabilities to public .....</b>	<b>\$43,828 41</b>
Paid up capital stock .....	\$25,000 00

## CASH RECEIPTS.

Cash balance 31st December, 1914 (not extended) .....	\$19,897 90
Cash received as fixed payments of 1915 .....	\$32,576 86
" fixed payments of prior years .....	1,157 44
" premium on cash system .....	82,200 61
" interest . . . . .	7,156 03
" re-insurance on losses .....	17,120 78
" adjusting expenses on re-insured losses .....	610 74
Cash received for fire equipment .....	16 50
" all other .....	119 12
" investment (not extended) .....	\$23,014 28
<b>Total . . . . .</b>	<b>\$140,958 08</b>

## EXPENDITURE.

Expenses of management:	
Cash paid for commissions or allowances to agents on cash collections	\$13,893 01
" investigation and adjustment of claims .....	1,257 72
" statutory assessment, license fees .....	88 82
" interest accrued on debentures purchased .....	450 43
" travelling expenses .....	335 95
" taxes (Government and municipal) .....	1,033 34
" salaries, directors' and auditors' fees .....	8,382 46
" printing, stationery and advertising .....	121 62
" postage, telephones, telegrams and express .....	454 27
" rent .....	500 00
<b>Total expenses of management .....</b>	<b>\$26,517 62</b>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	5,546 81
“ losses which occurred during 1915 .....	58,438 28
“ rebate . . . . .	11,128 76
“ re-insurance . . . . .	30,296 79
“ dividends to shareholders and mutual policyholders...	3,472 03
“ fire equipment .....	15 40
“ office furniture .....	55 50
“ Patriotic and Red Cross Fund .....	168 00
“ salvage on re-insurance losses .....	243 25
“ investments (not extended) .....	\$28,302 44
Total expenditure .....	<u>\$135,882 44</u>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	\$1,793,547 00	.....	\$1,793,547 00
Cash . . . . .	3,303,610 00	\$1,719,703 00	5,023,313 00
Totals . . . . .	<u>\$5,097,157 00</u>	<u>\$1,719,703 00</u>	<u>\$6,816,860 00</u>
Re-insurance . . . . .			
Mutual . . . . .	\$1,412,586 00	.....	\$1,412,586 00
Cash . . . . .	1,217,327 00	\$67,308 00	1,284,635 00
Totals . . . . .	<u>\$2,629,913 00</u>	<u>\$67,308 00</u>	<u>\$2,697,221 00</u>
Net amount in risk, 31st December, 1915	<u>\$2,467,244 00</u>	<u>\$1,652,395 00</u>	<u>\$4,119,639 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	299	\$2,287,131 00
Policies new and renewed during 1915 .....	427	2,437,069 00
Gross number during 1915 .....	726	\$4,724,200 00
Less expired and cancelled in 1915 .....	454	2,930,653 00
Net risks in force on mutual system, 31st December, 1915...	<u>272</u>	<u>\$1,793,547 00</u>
Cash System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,359	\$4,862,717 00
Policies taken during 1915 on cash system .....	4,519	7,521,729 00
Gross number and amount during 1915 .....	6,878	\$12,384,446 00
Less expired and cancelled in 1915 .....	3,604	7,361,133 00
*Net risks in force on cash system, 31st December, 1915 .....	<u>3,274</u>	<u>\$5,023,313 00</u>

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$65,956 68
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	32,978 34
Amount of premium notes received during the year 1915 .....	69,145 92
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	32,576 86

## B.—Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$16,632 70
Less payment made thereon and cancellation .....	8,542 10
Residue of premium notes given for re-insurance .....	\$8,090 60

\*In Ontario, \$3,970,050.00.



## CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891.  
Rates, 10 per cent. and 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, 1915.
			\$	\$
Baird, A. H.....	Paris.....	10	1,000	200
Barber, John R.....	Georgetown.....	20	2,000	400
Chipman, John D.....	Toronto.....	29	2,900	580
Dingle, F. E.....	Toronto.....	60	6,000	1,200
Dryden, Mrs. Jennie.....	Guelph.....	50	5,000	1,000
Elliott, W. R., Estate.....	Toronto.....	10	1,000	200
Forbes, Geo. D.....	Hespeler.....	10	1,000	200
Fortner, C. H. C.....	Toronto.....	23	2,300	460
Gillies, George, Estate.....	Toronto.....	25	2,500	500
Goldie, D., Estate.....	Ayr.....	20	2,000	400
Goldie, G. E.....	Ayr.....	29	2,900	580
Goldie, Jno.....	Guelph.....	30	3,000	600
Goldie, Jas. O.....	Guelph.....	20	2,000	400
Goldie, Lincoln.....	Guelph.....	54	5,400	1,080
Goldie & McCulloch Co., Limited ..	Galt.....	60	6,000	1,200
Hall's, 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
McLaughlin, M.....	Toronto.....	25	2,500	500
MacDonald, John.....	Toronto.....	10	1,000	200
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
Northcote, R.....	Toronto.....	10	1,000	200
O'Neil, Thomas.....	Paris.....	5	500	100
Pattinson, George.....	Preston.....	50	5,000	1,000
National Trust Co. for Mrs. G. A Pemberton.....	Toronto.....	16	1,600	320
Riordon, Chas.....	Montreal.....	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., estate.....	Toronto.....	30	3,000	600
Spink, Mrs. Eliza.....	Toronto.....	30	3,000	600
Scott & Walmesley, Ltd.....	Toronto.....	50	5,000	1,000
Sutton, Wm.....	Simcoe.....	10	1,000	200
Seagram, Jos. E.....	Waterloo.....	30	3,000	600
Taylor & Bates.....	St. Catharines.....	10	1,000	200
Toronto General Trusts Co. (In Trust for Mrs. H. S. Bacques).....		15	1,500	300
Whitelaw, Chas.....	Paris.....	10	1,000	200
Whitelaw, R.....	Woodstock.....	10	1,000	200
Wilson, Wm., Estate.....	Toronto.....	50	5,000	1,000
Walmsey, Joseph.....	Toronto.....	25	2,500	500
Watts, Alfred.....	Brantford.....	25	1,500	500
Watts, Charles B.....	Toronto.....	94	9,400	1,880
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, TORONTO.

*Commenced business June 1st, 1903.*

Names and addresses of the Directors and Officers for the year 1915.

*Directors:*

W. R. Tudhope .....	Toronto, Ont.
T. E. Robson .....	London, Ont.
Hon. Thos. Crawford .....	Toronto, Ont.
D. Hlbner .....	Berlin, Ont.
Judge Ed. Morgan .....	Toronto, Ont.
Alfred Taylor .....	Galt, Ont.
Wm. Kennedy .....	London, Ont.
W. Vandusen .....	Toronto, Ont.
John E. Thorne .....	London, Ont.
C. J. Adams .....	London, Ont.
A. M. Aletter .....	Toronto, Ont.

*Officers:*

W. R. Tudhope, President .....	Toronto, Ont.
T. E. Robson, Vice-President .....	London, Ont.
A. M. Aletter, Secretary-Treasurer .....	Toronto, Ont.

*Auditors:*

A. E. Ferte .....	London, Ont.
J. F. Kern .....	London, Ont.

Authorized capital stock .....	\$500,000 00
Subscribed capital stock .....	78,800 00
Called up capital stock .....	39,400 00
Paid up calls .....	36,565 00
Paid up in advance of calls .....	625 00
Unpaid on calls .....	2,835 00
Unassessed premium note capital .....	6,422 09
Securities deposited at Provincial Treasury .....	21,000 00

\*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 158, 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 YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of debentures (Ontario Government deposit) .....	\$21,000 00
Amount of actual cash at head office .....	\$755 74
Amount in Bank of Nova Scotia, Toronto .....	5,153 42
	<hr/>
Amount of cash in agents' hands .....	5,909 16
Amount of notes or bills less than one year overdue .....	2,695 89
Amount of notes or bills one year or more overdue .....	3,319 45
Amount of notes or bills one year or more overdue (not extended) .....	\$20 00
Amount of premium notes after deducting all payments thereon and assessments levied .....	6,422 09
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1915 .....	4,330 73
Amount due company for re-insurance on losses .....	595 13
Amount of called but unpaid capital stock .....	2,835 00
Amount due from other company .....	71 11
Amount due on commission .....	29 29
Amount of office furniture, etc. (not extended) .....	\$2,544 13
	<hr/>
Total assets .....	\$47,207 85
	<hr/>
Subscribed capital stock uncalled (less paid in advance of call) .....	\$38,775 00

## LIABILITIES.

Amount of losses adjusted .....	\$1,090 38
Amount of losses resisted .....	429 42
Amount of losses supposed or reported .....	1,065 60
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915 .....	21,368 04
Amount due for re-insurance premiums .....	676 99
Amount due to sundry agents, commissions, cancellations, etc. ....	637 03
Amount due auditors and rent .....	112 50
	<hr/>
Total liabilities .....	\$25,379 96
	<hr/>
Paid up on capital stock (including \$625.00 paid in advance of calls; and \$2,835.00 unpaid on calls at 31st December, 1915) .....	\$40,025 00
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Reserve Fund (10 Edw. VII., c. 158) .....	\$14,828 90

## RECEIPTS.

Cash balance at 31st December, 1914 .....	\$5,794 04
Cash received for transfer fees .....	\$7 75
“ fixed payments due in 1915 .....	2,524 18
“ fixed payments in prior years .....	61 72
“ premium on cash system .....	32,366 76
“ interest .....	1,208 42
“ re-insurance on losses .....	5,076 43
“ calls on capital stock .....	415 00
“ Bills receivable .....	975 55
	<hr/>
Total receipts .....	\$42,635 81

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission and bonus .....	\$9,167 14
“ law costs .....	95 34
“ investigation and adjustment of claims .....	411 68
“ interest . . . . .	81 72
“ statutory assessment and license fees .....	96 64
“ travelling expenses .....	36 30
“ taxes (Government and Municipal) .....	700 69
“ rent . . . . .	990 00
“ salaries, directors' and auditors' fees .....	1,992 95
“ printing, stationery and advertising .....	406 47
“ postage, telephone, telegrams and express .....	244 66
“ all other expenses .....	53 01
<b>Total expenses of management .....</b>	<b>\$14,276 60</b>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915.....	3,087 91
“ losses which occurred during 1915 .....	14,481 79
“ re-insurance . . . . .	5,149 82
“ rebates and return premiums .....	5,524 57
<b>Total expenditure .....</b>	<b>\$42,520 69</b>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$336,394 00	\$336,394 00
Cash . . . . .	\$1,411,376 12	4,712,991 76	6,124,367 88
<b>Totals . . . . .</b>	<b>\$1,411,376 12</b>	<b>\$5,049,385 76</b>	<b>\$6,460,761 88</b>

## Re-insurance.

Cash . . . . .	\$407,041 00	\$546,711 18	\$953,752 18
<b>Net risks carried by Company, 31st December, 1915 .....</b>	<b>\$1,004,335 12</b>	<b>\$4,502,674 58</b>	<b>\$5,507,009 70</b>

## MOVEMENT IN RISKS.

## System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	309	\$587,754 11
Policies new and renewed during 1915 .....	44	350,544 00
<b>Gross number during 1915 .....</b>	<b>353</b>	<b>\$938,298 11</b>
<b>Less expired and cancelled in 1915 .....</b>	<b>160</b>	<b>601,904 11</b>
<b>Net risks in force on mutual system, 31st December, 1915 ....</b>	<b>193</b>	<b>\$336,394 00</b>

Cash System.	Number.	Amount.
Policies in force 31st December, 1914 .....	7,702	\$7,437,268 41
Policies new and renewed during 1915 .....	3,155	2,964,954 95
Gross number during 1915 .....	10,857	\$10,402,223 36
Less expired and cancelled in 1915 .....	4,086	4,277,855 48
Net risks in force on cash system, 31st December, 1915 .....	6,771	\$6,124,367 88

## BUSINESS TRANSACTED:

General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$12,788 05
Amount of premium notes, after deducting all payments thereon and assessments levied .....	6,422 09
Amount of premium notes received during the year 1915 .....	2,446 56

## CALLS ON CAPITAL STOCK.

Number of calls, three. Respective dates: At date of subscription, 15th November, 1908, and December 1st, 1912, of 10 per cent., respectively; July 24th, 1914, 20 per cent.

## LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$
Adams, C. J. ....	London.....	60	3,000	1,500
Alkenhead, Albert .....	London.....	10	500	250
Aletter, A. M. ....	Toronto.....	20	1,000	500
Alton, Ellen .....	Lucknow.....	10	500	250
Belton, C. W. ....	Kingston.....	10	500	150
Bock, H. P. ....	London.....	10	500	150
Bryan, Thomas .....	London.....	95	4,750	2,375
Black, Mac. M. ....	Springfield.....	1	50	25
Baker, Thomas .....	London.....	7	350	350
Bucknell, B. A. ....	Ingersoll.....	10	500	250
Bryan, J. H. ....	Chicago.....	25	1,250	250
Bentley, Chas. L. ....	Tillsonburg.....	3	150	75
Brown, Mrs. A. G. ....	Grand View .....	5	250	75
Cooney, John, Estate .....	Brampton.....	1	50	25
Chapman, Charles B. ....	London.....	5	250	125
Cody, Benjamin .....	Ingersoll.....	10	500	250
Crawford, Hon. Thos. ....	Toronto.....	20	1,000	500
Crofts, W. T. ....	Dawn Mills.....	1	50	25
Corbett, E. C. ....	Verschoyle.....	2	100	50
Conn, Thomas .....	St. Mary's.....	3	150	75
Currie, Agnes .....	Sarnia.....	7	350	175
Dyer, John J. ....	London.....	15	750	375
Dawson, D. W. ....	London.....	15	750	375
Dupree, Reuben .....	Sarnia.....	10	500	250
Dewar, A. A. ....	Petrolea.....	20	1,000	500
Donald, George .....	Petrolea.....	10	500	250
Dupree, Reuben, in trust for R Delmar .....	Sarnia.....	5	250	125
Downing, John .....	Beachville .....	10	500	250
Evans, David and F. L. E. ....	Strathroy.....	10	500	250
Ferté, A. E. ....	London.....	10	500	200
Furse, George.....	Kintore.....	10	500	250
Gorman, Wm. ....	London.....	10	500	375
Hole, B. V. ....	Calgary.....	60	3,000	600
Hyndman, H. K. ....	Exeter.....	8	400	200
Houghton, Tom.....	Sarnia.....	1	50	25
Hunt, C. B. ....	London.....	2	100	50
Hunt, F. C. ....	London.....	2	100	50
Heal, C. P. ....	London.....	5	250	50
Hartley, David .....	Kelowna, B.C.....	10	500	125
Honsberger, Jacob .....	Mabee.....	6	300	150
Honsberger, Pauline .....	Mahee.....	6	300	150
Hookaway, Nettle S. ....	Science Hill.....	5	250	100
Henghan, Susan .....	London.....	8	400	400
Hibner, D. ....	Berlin.....	20	1,000	500
Jones, H. J. ....	London.....	3	150	75
Jeffery, W. H. ....	Dereham Centre.....	20	1,000	500
Kennedy, Wm. ....	London.....	50	2,500	1,250
Kirkpatrick, Russell T. ....	Petrolea.....	20	1,000	500
Kirkpatrick, R. T., in trust for Gertrude E. ....	Petrolea.....	7	350	175
Kern, J. F. ....	London.....	4	200	100
Lawrence, Mary A. ....	Watford.....	40	2,000	1,000
Levlitt, Elizabeth .....	Forest.....	2	100	50
Lainchbury, Albert .....	Dereham Centre.....	10	500	250
Leach, Lorenzo .....	Eden.....	20	1,000	500
Macheth, Herbert .....	Toronto.....	1	50	25
Morgan, John, Estafe .....	Kerrwood.....	10	500	250
McBride, H. C. ....	London.....	52	2,600	520
McLachlan, J. B. ....	Toronto.....	2	100	50



LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$
McMahan, A. T., Estate of	London	5	250	125
McLachlan, Margaret	Watford	20	1,000	500
McMillan, John	Sykeston	40	2,000	1,000
McWhirter, Julia R.	Beachville	5	250	125
MacCallum, E. C. D.	Kingston	5	250	125
Marshall, H. A.	Tillsonburg	2	100	50
Minshall, Henry	Brownsville	3	150	75
McAsh, T. J.	Varna	3	150	75
MacKay, W. M.	Courtland	1	50	25
Marshall, Geo. W.	Straffordville	3	150	75
Mennie, Alex.	Vancouver, B.C.	5	250	125
Morgan, Judge E.	Toronto	20	1,000	500
Nicholls, Chas. W.	London	20	1,500	500
Oliver, Frederick	London	4	200	30
Pocock, Philip	London	1	50	15
Puddicombe, R. W.	London	10	500	250
Paynter, John	Dorchester	20	1,000	500
Paul, J. D.	Mandamin	10	500	250
Paynter, W. J.	London	1	50	25
Petty, Geo., Estate	Hensall	2	100	50
Robinson, Alf.	London	1	50	15
Robson, William W.	Vernon, B.C.	4	200	60
Robson, T. E.	London	70	3,500	1,750
Ramsay, Henry	Wanstead	10	500	250
Scarraw, Wm.	London	1	50	25
Schneider, Adam	Mitchell	2	100	50
Stone, S. Geo.	Sault Ste. Marie	10	500	250
Sutherland, W. A.	Ingersoll	3	150	75
Smith, John R.	Wyoming	10	500	250
Sandham, T. A.	Tillsonburg	6	300	150
Sandham, Della May	Tillsonburg	6	300	150
Sandham, A. O.	Tillsonburg	2	100	50
Stutt, Richard	Forest	2	100	50
Swanson, Janet	St. Mary's	2	100	50
Taylor, Wm.	London	20	1,000	500
Taylor, Alfred	Galt	20	1,000	500
Tanton, A. E.	London	5	250	125
Thorne, John E.	London	50	2,500	1,250
Tierney, Jas. B.	Blyth	10	500	250
Thornton, Edwin	Ingersoll	7	350	175
Tambling, Geo.	London	10	500	250
Tudhope, W. R.	Toronto	20	1,000	500
Tudhope-Aletter, Limited	Toronto	246	12,300	6,150
Vandusen, W.	Toronto	20	1,000	500
White, John	Watford	1	50	25
White, James	Woodstock	10	500	325
Walch, Lawrence A.	Winnipeg	10	500	125
White, Wm. T.	Petrolia	10	500	250
Wallace, Henry	South Middleton	5	250	125
Whitley, Alice S.	Gorrie	5	250	125
Webster, Geo. B.	St. Mary's	2	100	50
Webster, Catharine A.	"	1	50	25
White, Joseph	"	1	50	25
Totals		1,576	\$78,800	\$37,190

\* Including \$625.00 paid in advance of calls.

## THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

*Commenced business September, 1840.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Geo. Sleeman .....	Guelph, Ont.
H. Murton .....	Guelph, Ont.
Roswald Goldie .....	Guelph, Ont.
John Kennedy .....	Guelph, Ont.
G. B. Ryan .....	Guelph, Ont.
J. R. Wissler .....	Salem, Ont.
H. P. Moore .....	Acton, Ont.
Frederick Clare .....	Preston, Ont.
John Davidson .....	Guelph, Ont.

*Officers:*

Geo. Sleeman, President .....	Guelph, Ont.
H. Murton, Vice-President .....	Guelph, Ont.
John Davidson, Secretary-Treasurer .....	Guelph, Ont.

*Auditors:*

A. C. Neff & Co. ....	Toronto, Ont.
T. J. Moore .....	Guelph, Ont.

## STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

Authorized capital stock .....	\$150,000 00
Subscribed capital stock .....	124,500 00
Paid up capital stock .....	42,450 00
Unassessed premium note capital .....	22,970 38
Deposited in the Provincial Treasury .....	20,000 00

## ASSETS.

Debentures (\$20,000.00 Ontario Government deposit) .....	\$62,425 08
Cash on hand at head office .....	\$189 60
Cash in Royal Bank, Guelph .....	6,289 92
	6,479 52
Cash in agents' hands, acknowledged by them to be due, and considered good .....	2,063 55
Amount unpaid on fixed payments of 1915 .....	79 20
“ of premium notes in force after deducting all payments thereon and assessments levied .....	22,970 38

Amount unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915 .....	\$868 08
“ of accrued interest .....	207 17
“ office furniture, Goad's plans, etc. (not extended).....	\$2,800 00
	<hr/>
Total assets .....	\$95,192 98
Subscribed capital stock uncalled .....	\$80,925 00
	<hr/>

## LIABILITIES.

Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915.....	\$39,461 24
	<hr/>
Liabilities to the public .....	\$39,461 24
	<hr/>
Paid up capital stock .....	\$42,450 00
	<hr/>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$13,508 01
Cash received for fixed payments of 1915 .....	\$7,766 26
“ fixed payments of prior years .....	163 25
“ interest .....	2,854 45
“ premiums on cash system .....	60,749 40
“ agents' balances, 1914, received in 1915 .....	1,834 15
“ re-insurance on losses .....	3,035 00
“ extra premiums and fees .....	260 71
“ salvage .....	101 78
“ from investments (not extended) .....	\$11,000 00
	<hr/>
Total receipts .....	\$76,765 00
	<hr/>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission or bonuse to agents .....	\$13,114 85
“ law costs .....	32 72
“ fuel and light .....	91 05
“ investigation or adjustment of claims .....	625 38
“ interest .....	150 43
“ statutory assessment and license fees .....	91 92
“ printing, stationery and advertising .....	639 72
“ rent .....	300 00
“ taxes (Government and Municipal) .....	1,033 69
“ salaries, directors' and auditors' fees .....	5,876 80
“ travelling expenses .....	344 00
“ postage, telegrams and express .....	720 31
“ premiums on agents' bonds .....	163 50
“ insurance on office furniture .....	27 00
“ mercantile agency .....	50 00
“ other expense (filing fee) .....	5 00
	<hr/>
Total expenses of management .....	\$23,266 37

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	\$5,641 47
“ losses which occurred during 1915 .....	35,712 73
“ re-insurance . . . . .	1,736 16
“ rebate . . . . .	4,553 29
“ office furniture and insurance plans .....	407 50
“ salvage . . . . .	50 89
“ investments (not extended) .....	\$23,425 08
<b>Total expenditure .....</b>	<b>\$71,368 41</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$611,775 00	\$611,775 00
Cash . . . . .	\$3,353,650 00	4,308,829 00	7,662,479 00
<b>Total re-insurance .....</b>	<b>\$3,353,650 00</b>	<b>\$4,920,604 00</b>	<b>\$8,274,254 00</b>
<i>Re-insurance.</i>			
On mutual system .....		\$52,018 00	\$52,018 00
On cash system .....	\$75,100 00	31,657 00	106,757 00
<b>Total re-insurance .....</b>	<b>\$75,100 00</b>	<b>\$83,675 00</b>	<b>\$158,775 00</b>
<b>Net risks at 31st December, 1915 .....</b>	<b>\$3,278,550 00</b>	<b>\$4,836,929 00</b>	<b>\$8,115,479 00</b>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	500	\$650,962 00
Policies new and renewed during 1915 .....	181	225,320 00
<b>Gross number during 1915 .....</b>	<b>681</b>	<b>\$876,282 00</b>
<b>Less expired and cancelled in 1915 .....</b>	<b>213</b>	<b>264,507 00</b>
<b>Net risks in force on mutual system 31st December, 1915.....</b>	<b>468</b>	<b>\$611,775 00</b>
<i>Cash System.</i>		
Policies in force 31st December, 1914 .....	6,315	\$6,845,887 00
Policies new and renewed during 1915 .....	3,113	3,429,282 00
<b>Gross number during 1915 .....</b>	<b>9,428</b>	<b>\$10,275,169 00</b>
<b>Less expired and cancelled in 1915 .....</b>	<b>2,362</b>	<b>2,612,690 00</b>
<b>Net risks in force on cash system 31st December, 1915*.....</b>	<b>7,066</b>	<b>\$7,662,479 00</b>

## BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$37,715 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	22,970 38
Amount of premium notes received during the year 1915 .....	14,811 92
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	2,744 92

\*Ontario risks.

## LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

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., Hon.....	Preston .....	10	1,000	350
Coutts, R. D.....	Georgetown.....	5	500	175
Davidson, J. A., Estate of.....	Guelph .....	25	2,500	875
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, Richard.....	Exeter .....	20	2,000	700
Ferrier, Annie.....	Toronto .....	9	900	315
Gregory, Thomas, Estate of.....	Exeter .....	25	2,500	875
Greenway, Emily.....	Crescent Valley .....	20	2,000	700
Gowdy, Thomas, Estate of.....	Guelph .....	10	1,000	350
Goldie, James, Estate of.....	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., Rev.....	Kerrisdale, B.C.....	40	4,000	1,400
Hobson, John, Estate of.....	Guelph .....	20	2,000	700
Hutton, W. F.....	St. Mary's.....	40	4,000	1,400
Hicks, Mary J.....	Calgary.....	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
Lester, Thomas.....	Hamilton.....	10	1,000	350
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, Mrs.....	Orangeville.....	8	800	280
MacDonald, Alice.....	Guelph .....	9	900	315
McIntosh, Jas. I.....	Guelph .....	9	900	315
National Trust Co., Ltd., in trust for Mrs. G. A. Pemberton.....	.....	3	300	105
Nightingale, Jas.....	Brantford.....	10	1,000	350
Northcote, Mrs. Isabella G.....	Toronto.....	4	400	140
Presant, E. J.....	.....	10	1,000	350
Putnam, G. A.....	Toronto.....	10	1,000	350
Randall, Mrs. Caroline, Estate.....	Berlin.....	10	1,000	350
Rumsey, Margaret A. A.....	St. Mary's.....	30	3,000	1,050
Ryan, G. B.....	Guelph .....	90	9,000	3,150
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
Tom, John Elgin.....	Goderich.....	50	5,000	1,750
Toronto General Trusts Corporation in trust for Mrs. I. Harriet Bacque	Toronto.....	3	300	105
Vivian, William.....	Tillsonburg.....	10	1,000	350
Webster, Louisa.....	Brantford.....	10	1,000	350
Wissler, J. R.....	Salem.....	60	6,000	2,100
Totals.....	.....	1,245	\$124,500	\$42,450





# 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, 1915.

Name of Company.	Mortgage, bonds and debentures or other securities.		Loans on debentures.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Fixed payment of 1915, unpaid.		Unassessed premium notes.		Re-insurance on losses.		Bills Receivable, short date notes or due bills.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1915.		Calls on capital stock unpaid.		All other assets.		Total.		Goad'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.	
Fire Insurance Exchange.....	28,109	42	24,524	00	605	56	*41,436	01	3,635	70			7,859	50					4,050	64							1,677	74	43,650	00	
Hand-in-Hand .....	99,854	33	34,017	86	1,698	62	31,471	86	4,746	25			10,624	53					13,310	20							1,700	60	50,000	00	
Metropolitan.....	15,085	84					6,330	03	2,587	93			2,056	48					3,140	26			848	49	30,049	03	344	00	50,000	00	
Millers' and Manufac- turers .....	94,326	71	22,000	00	1,785	51	19,685	38	3,186	39	428	50	21,887	74					6,481	65			390	86	173,155	74	2,448	24	100,000	00	
Monarch .....	21,000	00					5,909	16	2,695	89			6,422	09	595	13	3,319	45		4,330	73	2,835	00	100	10	47,207	85	2,544	13	38,775	00
Wellington .....	62,425	06			307	17	6,479	52	2,062	55	79	20	22,970	38						868	08					95,192	98	2,800	00	60,925	00
Totals .....	320,801	38	80,571	86	4,296	66	111,311	96	19,915	71	507	70	74,620	72	595	13	3,319	45		32,164	56	2,835	00	4,339	75	651,580	08	11,514	71	363,350	00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$20,000; Hand-in-Hand, \$30,000; Metropolitan, \$16,000; Millers' and Manufacturers', \$25,230.44; Monarch, \$21,000; Wellington, \$20,000.

\* Including Deposit Receipt deposited with Government: (£) \$10,000.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.  
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Losses unpaid at 31st December, 1915, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		Commission and bouns.		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. 38, s. 8.)		Number of policies.		Net amount at risk.		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Fire Insurance Exchange.....	2,669	43	38,370	98									231	15				41,271	56	43,650	00					9,158		6,874,502	00
Hand-in-Hand.....	3,029	36	61,053	13									310	25				64,382	74	50,000	00					*11,561		10,386,616	00
Metropolitan.....	2,834	09	20,819	72	510	36	711	21	81	86								24,947	21	50,000	00					4,456		3,516,876	00
Millers' and Manufacturers'.....	2,391	32	39,301	96							1,789	29	342	91				43,823	11	25,000	00					3,548		4,119,639	00
Monarch.....	2,585	46	21,368	01	515	11	676	99	91	92	112	50						25,379	96	37,490	00	2,835	06	14,888	99	6,964		5,507,909	70
Wellington.....			39,461	24														39,461	24	42,450	00	1,125	00			7,531		8,115,479	00
Totals.....	13,502	60	220,375	07	1,055	47	1,388	30	173	78	1,991	72	884	31				239,284	15	348,290	00	3,960	00	14,888	90	43,219		38,530,121	70

Government deposits at date of publication are as follows: Fire Insurance Exchange, \$20,000; Hand-in-Hand, \$30,000; Metropolitan, \$16,000; Millers' and Manufacturers', \$25,230.44; Monarch, \$21,000; Wellington, \$20,000.

\*Hand-in-Hand Insurance Company also reported 31st December 1915, the following Plate Glass Insurance: Number of risks, 810; amount, \$73,048.56.

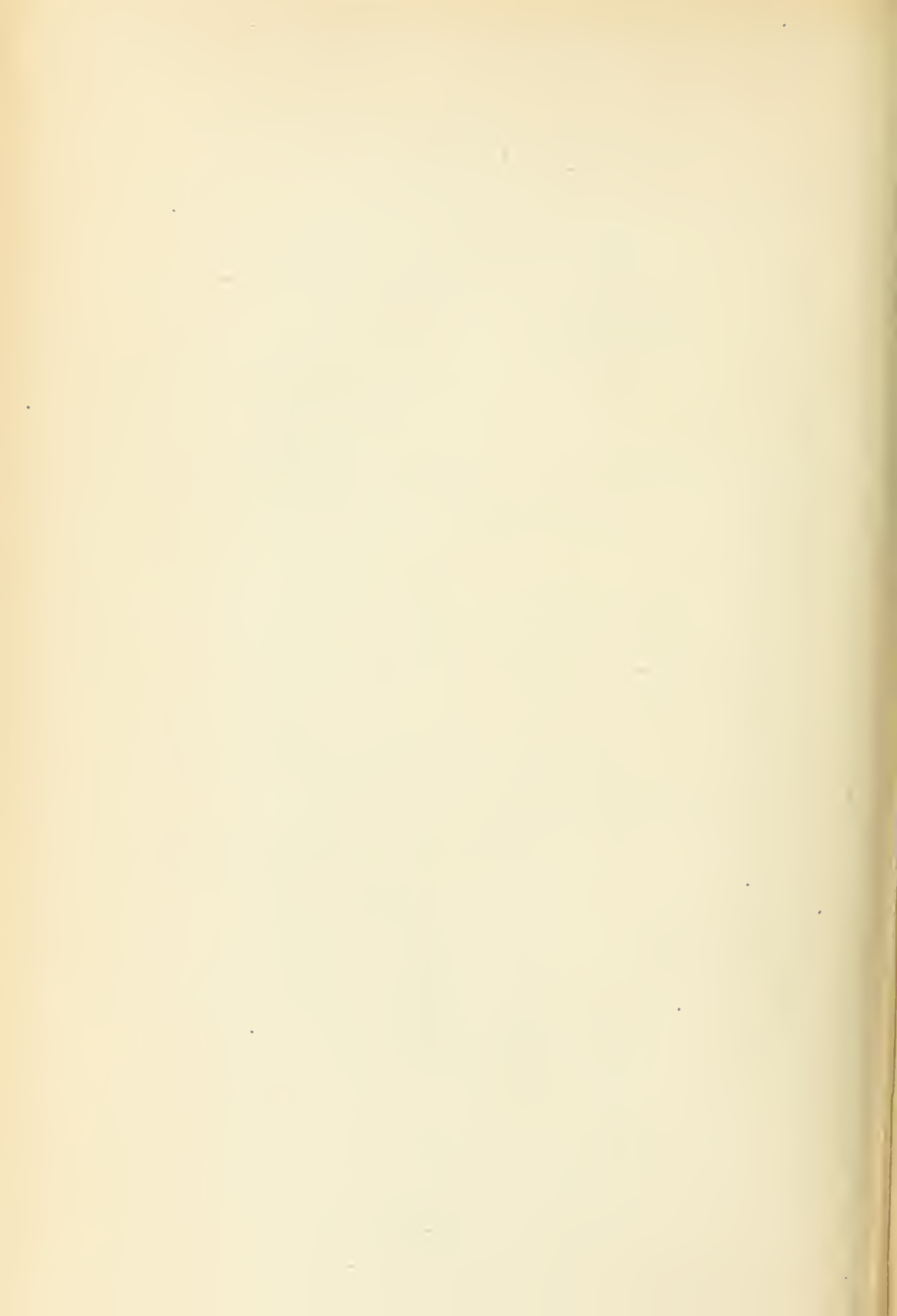


B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.  
EXPENDITURES FOR THE YEAR ENDING 31st DECEMBER, 1915.

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.	Rebate and returned premiums.	Re-insurance.							Bills payable and repayment of loans.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire Insurance Exchange.....	18,597 35	193 61	.....	85 20	6,711 47	25,596 73	2,173 50	57,208 06	8,371 81	8,619 07	.....	41 00	102,173 17	36,685 88			
Hand-in-Hand .....	28,023 89	118 08	.....	110 16	9,468 80	37,770 95	5,000 00	(a) 67,572 89	11,771 33	28,250 77	.....	68 00	150,442 92	39,191 06			
Metropolitan .....	5,816 55	182 32	27 50	62 71	5,082 95	11,201 81	.....	15,205 34	4,723 66	4,098 10	.....	.....	35,920 21	.....			
Millers' and Manufacturers' .....	13,893 01	450 13	.....	88 82	12,085 36	26,517 62	3,472 03	63,985 09	11,128 76	30,296 79	.....	182 15	135,882 41	28,292 41			
Monarch.....	9,167 11	81 72	95 31	96 64	4,835 76	14,276 60	.....	17,569 70	5,521 57	5,119 82	.....	.....	12,520 69	.....			
Woblington .....	13,114 85	150 43	32 72	91 92	9,876 45	33,266 37	.....	41,354 20	1,553 29	1,736 16	.....	158 39	71,368 41	23,125 08			
Totals .....	88,642 57	1,182 59	155 56	565 55	48,083 79	138,630 06	10,615 53	263,055 28	46,076 12	78,160 01	.....	1,049 54	537,616 84	127,607 86			

(a) Plate Glass Branch, \$2,414.71.





# Strictly Mutual Fire Insurance Companies.

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YEAR ENDING 31st DECEMBER, 1915.

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.

## LALGOMA 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 1916.

*Directors.*

Chas. Young .....	Richard's Landing, Ont.
Wm. A. Beattie .....	Manitowaning, Ont.
F. H. Schoales .....	Lalrd, Ont.
Hy. Knight, Jr. ....	Korah, Ont.
Wm. Vincer .....	Mindemoya, Ont.
Geo. W. Cook .....	Fernlee, Ont.
Jno. Tait .....	Iron Bridge, Ont.
W. H. Whalen .....	Walford, Ont.
A. Legendre .....	Verner, Ont.

*Officers.*

Chas. Young, <b>President</b> .....	Richard's Landing, Ont.
W. A. Beattie, <b>Vice-President</b> .....	Manitowaning, Ont.
Lt.-Col. T. H. Elliott, <b>Secretary-Treasurer</b> .....	Sault Ste. Marie, Ont.

*Auditors.*

C. W. McCrea .....	Sault Ste. Marie, Ont.
W. B. Moorhouse .....	Sault Ste. Marie, Ont.

Unassessed premium not capital, \$24,707 32.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont. ....	\$4,167 73
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	24,707 32
Office furniture (not extended) .....	\$200 00
<b>Total assets</b> .....	<b>\$28,875 05</b>

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$2,731 14
Cash received by Company as membership fees .....	\$392 00
“ as fixed payments due in 1915 .....	4,747 96
“ interest . . . . .	62 54
“ transfer fees .....	3 45
Total receipts .....	<u>\$5,205 95</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission .....	\$588 00
“ investigation of claims .....	23 05
“ salaries, directors' and auditors' fees .....	607 50
“ statutory assessment and license fee .....	15 90
“ travelling expenses .....	208 95
“ printing, stationery and advertising .....	48 35
“ postage, telephone, telegrams and express .....	169 37
“ inspection of risks .....	75 35
“ other expenses .....	14 50
Total expenses of management .....	<u>\$1,750 97</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	1,938 12
“ rebate . . . . .	57 22
“ other expenses .....	23 05
Total expenditure .....	<u>\$3,769 36</u>

## CURRENCY OF RISKS.

Three Years.

Amount covered by Policies in force 31st December, 1915 .....\$1,245,491 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,134	\$1,220,800 00
Policies new and renewed during 1915 .....	394	478,771 00
Gross number and amount in force during 1915 .....	1,528	\$1,699,571 00
Less expired and cancelled in 1915 .....	356	454,080 00
Net risks in force 31st December, 1915 .....	1,172	<u>\$1,245,491 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$37,065 73
Amount of all premium note after deducting all payments thereon and assessments levied .....	24,707 32
Amount of premium notes received during the year 1915 .....	14,363 13
Payments on premium notes of 1915 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	4,747 96

## 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 1916.

*Directors:*

A. W. Hitchins .....	Emerald, Ont.
R. A. Fowler .....	Emerald, Ont.
F. P. Instant .....	Stella (R.R. 1), Ont.
John Glen .....	Stella (R.R. 2), Ont.
Wm. H. Preston .....	Stella (R.R. 1), Ont.
John Richards .....	Stella (R.R. 1), Ont.
Wm. Glen .....	Stella (R.R. 2), Ont.
W. A. Hitchins .....	Emerald, Ont.
Samuel Miller .....	Stella (R.R. 2), Ont.

*Officers:*

A. W. Hichins, President .....	Emerald, Ont.
R. A. Fowler, Vice-President .....	Emerald, Ont.
F. P. Instant, Secretary-Treasurer .....	Stella (R.R. 1), Ont.

*Auditors:*

John Filson .....	Stella (R.R. 2), Ont.
W. P. Tugwell .....	Stella (R.R. 2), Ont.

Unassessed premium note capital, \$8,418 91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand .....	\$182 91
Cash in Bank of Montreal, Kingston .....	3,182 70
Cash in agents hands .....	29 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$,418 91
Notes or due bills less than one year overdue .....	23 60
Total assets .....	<u>\$11,837 32</u>



## LIABILITIES.—None.

## RECEIPTS.

Cash balance, 31st December, 1914 (not extended) .....	\$4,177 21
Cash received as fixed payments of 1915 .....	\$905 52
"    for interest .....	105 57
"    other sources .....	2 50
Total receipts .....	<u>\$1,013 59</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for commission to agents .....	\$193 43
"    fuel and light .....	6 00
"    statutory assessment and license fee .....	7 35
"    travelling expenses .....	1 00
"    salaries, directors' fees, etc. ....	119 00
"    printing, stationery and advertising .....	4 25
"    postage, telephone, telegrams and express .....	5 16
"    mutual Fire Underwriters .....	3 00
Total expenses of management .....	<u>\$339 19</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	1,482 54
"    rebates .....	3 46
Total expenditure .....	<u>\$1,825 19</u>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

	One year.	Three years.	Total.
Mutual .....	\$800 00	\$263,425 00	\$264,225 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	188	\$263,425 00
Policies new and renewed during 1915 .....	81	119,715 00
Gross number and amount in force during 1915 .....	269	\$383,140 00
Less expired and cancelled in 1915 .....	82	118,915 00
Net risks in force 31st December, 1915 .....	187	<u>\$264,225 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$16 00	\$10,514 80	\$10,530 80
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	12 80	8,406 11	8,418 91
Amount of premium notes received during year 1915 . . . . .	16 00	4,755 40	4,771 40
Payments on the premium notes of 1915 including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st Dec., 1915	3 20	902 32	905 52
(b) Notes for fixed payments or assessments unpaid 31st December, 1915 . . . . .	.....	23 60	.....

## 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 1916.

*Directors:*

Christian Stade .....	Dashwood, Ont.
Fred Willert .....	Dashwood, Ont.
Wm. Lamont .....	Zurich, Ont.
Roy Sheritt .....	Parkhill, Ont.
Wm. Consit .....	Zurich, Ont.
John Pfaff .....	Zurich, Ont.
John E. Sparrow .....	Varna, Ont.
Henry Neeb .....	Zurich, Ont.
W. T. Caldwell .....	Hensall, Ont.

*Officers:*

Christian Stade, President .....	Dashwood, Ont.
Fred Willert, Vice-President .....	Dashwood, Ont.
Henry Eilber, M.P.P., Manager .....	Crediton, Ont.

*Auditors:*

August G. Ehnes .....	Zurich, Ont.
Jacob Haberer .....	Zurich, Ont.

Unassessed premium note capital, \$188,034.84.

## STATEMENT FOR YEAR ENDING 31st DECEMBER, 1915.

## ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont. ....	\$4,992 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	188,034 84
<b>Total assets .....</b>	<b>\$193,027 82</b>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$9,752 50
Cash received for taking application (not extended) .....	\$46 00
Cash received, fixed payments due in 1915 .....	\$831 07
Cash received, assessments in prior years .....	88 30
Cash received for interest .....	216 40
<b>Total receipts .....</b>	<b>\$1,135 77</b>

## EXPENDITURE.

## Expenses of management:

Cash paid to agents in fees (not extended) .....	\$846 00	
Amount paid for commission .....		\$135 00
"    investigation and adjustment of claims .....		52 10
"    statutory assessment and license fee .....		48 96
"    printing, stationery and advertising .....		193 74
"    salaries, directors' and auditors' fees .....		309 50
"    travelling expenses .....		4 50
"    postage, telephone, telegrams and express .....		96 31
"    rent .....		25 00
 Total expenses of management.....		 \$865 11

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	5,004 00
Cash paid for rebate .....	26 18
 Total expenditure .....	 \$5,895 29

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual .....	\$5,042,545 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,009	\$4,924,055 00
Policies new and renewed during 1915 .....	564	1,417,105 00
 Gross number and amount in force during 1915 .....	 2,573	 \$6,341,160 00
Less expired and cancelled in 1915 .....	563	1,298,615 00
 Net risks in force 31st December, 1915 .....	 2,010	 \$5,042,545 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$206,796 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	188,034 84
Amount of premium notes received during the year 1915 .....	58,212 00
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	831 07

## SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

*Commenced business 26th August, 1889.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

T. J. Harkness .....	Annan, Ont.
James Gardner .....	Owen Sound, Ont.
James Bowes .....	Strathnairn, Ont.
James Thomson .....	Owen Sound, Ont.
H. T. Potts .....	Tara, Ont.
P. C. McGregor .....	Owen Sound, Ont.
Wm. McLoughry .....	Markdale, Ont.
Malcolm Cameron .....	Arnot, Ont.
A. C. Paterson .....	Blantyre, Ont.
William Breen .....	Kilsyth, Ont.
Neil McDonald .....	Hoath Head, Ont.
L. Beaton .....	Owen Sound, Ont.
George Binnie .....	Priceville (R.R. 2), Ont.
Joseph Dobie .....	Chatsworth, Ont.
G. B. Carnahan .....	Meaford, Ont.

*Officers:*

T. J. Harkness, President .....	Annan, Ont.
James Gardner, Vice-President .....	Owen Sound, Ont.
James Cochrane, Secretary-Treasurer .....	Owen Sound, Ont.

*Auditors:*

William Douglas .....	Owen Sound, Ont.
H. H. Burgess .....	Owen Sound, Ont.

Unassessed premium note capital, \$345,848.76.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....	\$7,500 00
Cash value of mortgages .....	7,000 00
Actual cash on hand .....	\$155 30
Cash in Union Bank, Owen Sound .....	534 11
Cash in Owen Sound Loan and Savings Company .....	5,268 13
Cash in Merchants Bank, Owen Sound .....	3,877 05
Cash in Royal Bank, Owen Sound .....	2,000 00
	11,834 59

Cash in agents' hands .....		\$93 26
Amount unpaid of fixed payments of 1915 .....		552 85
Amount of interest due and accrued .....		110 00
Notes or due bills less than one year overdue .....		242 17
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$345,848 76	
Less residue of premium notes given for re-insurance .....	109 30	
		<u>345,739 46</u>
Office furniture and safe (not extended), \$500.00.		
Total assets .....		<u>\$373,072 33</u>

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$12,581 94	
Cash received as fixed payments of 1915 .....		\$32,349 05
“ fixed payments of prior years .....		429 38
“ interest .....		764 39
“ rent .....		271 00
“ other sources .....		162 45
Total receipts .....		<u>\$33,976 27</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents .....		\$1,568 71
“ taxes .....		164 41
“ law costs .....		372 30
“ investigation and adjustment of claims .....		362 35
“ statutory assessment and license .....		127 60
“ travelling expenses .....		30 00
“ printing, stationery and advertising .....		250 51
“ salaries, directors' and auditors' fees, etc. ....	2,064 50	
“ postage, telephone, telegrams and express .....	380 05	
“ fuel and light .....	31 07	
“ trustees' bond .....	12 00	
“ insurance on head office .....	7 80	
“ repairs to building .....	126 28	
“ other expenses .....	63 03	
Total expenses of management .....		<u>\$5,560 61</u>
Miscellaneous payments:		
Cash paid for losses prior to 1915 .....		21 00
“ losses during 1915 .....		28,904 88
“ rebate .....		231 83
“ re-insurance .....		4 80
Total expenditure .....		<u>\$34,723 12</u>



## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Two years.	Three years.	Total.
Mutual . . . . .	\$28,710 00	\$57,810 00	\$14,344,882 00	\$14,431,402 00
Re-insurance.				
Mutual . . . . .			3,000 00	3,000 00
Net risks . . . . .	\$28,710 00	\$57,810 00	\$14,341,882 00	\$14,428,402 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 . . . . .	7,245	\$13,733,762 00
Policies new and renewed during 1915 . . . . .	2,621	4,927,258 00
Gross number and amount in force during 1915 . . . . .	9,866	\$18,661,020 00
Less expired and cancelled in 1915 . . . . .	2,340	4,229,618 00
Net risks in force at 31st December, 1915 . . . . .	7,526	\$14,431,402 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	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 . . . . .	\$503 00	\$1,408 00	\$423,931 96	\$425,842 96
Amount of all premium notes after deducting all payments thereon and assessments levied . . . . .	431 47	1,168 14	344,249 15	345,848 76
Amount of premium notes received during the year . . . . .				142,889 75
Payment on premium notes of 1915, including all sums credited on said premium notes. . . . .				12,538 01
Notes for fixed payments unpaid, 1915 . . . . .				242 17

## B.—Re-insurance.

Amount of premium notes given for re-insurance . . . . .			\$114 10	\$114 10
Less payments thereon . . . . .			4 80	4 80
Residue of said premium notes for which the Company is still liable . . . . .			109 30	109 30

## 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 1916.

*Directors:*

A. C. Parks .....	Napanee, Ont.
Ira B. Hudgins .....	Selby, Ont.
Albert Hartman .....	Ernestown, Ont.
M. T. Huffman .....	Moscow, Ont.
H. A. Baker .....	Moscow, Ont.
R. W. Longmore .....	Camden East, Ont.

*Officers:*

A. C. Parks, President .....	Napanee, Ont.
Ira B. Hudgins, Vice-President .....	Selby, Ont.
Manly Jones, Secretary-Treasurer .....	Napanee, Ont.

*Auditors:*

W. R. Lott .....	Napanee, Ont.
C. W. Neville .....	Napanee, Ont.

Unassessed premium note capital, \$45,598.24.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at head office .....	\$228 68
Cash in Northern Crown Bank at Napanee, Ont .....	766 39
Cash in Merchants Bank, Napanee, Ont.....	1,691 64
Amount unpaid of fixed payments of 1915 .....	151 70
Amount of prior instalments or fixed payment (not extended) ....	\$44 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	49,593 24
Office furniture and safe (not extended) .....	\$50 00
<b>Total assets .....</b>	<b>\$52,436 65</b>

## LIABILITIES—NONE.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$1,814 49
Cash received during 1915 for:	
"        fixed payments of 1915 .....	\$5,451 20
"        fixed payments of prior years .....	76 95
"        interest .....	25 65
Total receipts .....	<u>\$5,553 80</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	965 66
"        statutory assessment and license fee .....	18 42
"        fuel and light .....	15 00
"        printing, stationery and advertising .....	141 38
"        salaries, directors' and auditors' fees .....	704 66
"        postage, telephones, telegrams, express, etc. ....	57 75
"        investigation and adjustment of claims .....	28 50
"        rent .....	18 00
"        taxes .....	7 55
"        all other expenses .....	12 70
Total expenses of management .....	<u>\$1,969 62</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	2,564 00
"        rebate .....	94 91
"        re-insurance .....	53 05
Total expenditure .....	<u>\$4,681 58</u>

## CURRENCY OF RISKS:

## Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$1,719,834 00
Less re-insured .....	26,075 00
Net amount of risks at 31st December, 1915 .....	<u>\$1,693,759 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	907	\$1,502,990 00
Policies new and renewed during 1915 .....	416	700,604 00
Gross number and amount in force during 1915 .....	1,323	\$2,203,594 00
Less expired and cancelled in 1915 .....	317	483,760 00
Net risks in force, 31st December, 1915 .....	1,006	<u>\$1,719,834 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	\$49,598 24
Amount of premium notes received during the year 1915 .....	24,542 69
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915 .....	2,240 15

## 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 1916.

*Directors:*

Cyrus Giles .....	Amellsburg, Ont.
*T. G. Wright .....	Picton, Ont.
Byron E. Harrison .....	Waupoos East, Ont.
Edward T. Plews .....	Picton, Ont.
Geo. M. McCartney .....	Wellington, Ont.
M. F. Hawkins .....	Cherry Valley, Ont.
W. Asa Foster .....	Picton (R.R. 8), Ont.
Adolphus Roblin .....	Picton (R.R. 6), Ont.
Joseph H. Pine .....	Bloomfield (R.R. 1), Ont.
Thos. Welbanks .....	Milford, Ont.

*Officers:*

Cyrus Giles, President .....	Amellsburg, Ont.
Thomas Welbanks, Hon. Vice-President .....	Milford, Ont.
M. R. German, Secretary-Treasurer .....	Picton, Ont.

*Auditors:*

Walter Striker .....	Milford, Ont.
H. H. Huff .....	Bloomfield, Ont.

Unassessed premium note capital, \$52,707.40.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash in Bank of Montreal, Picton .....	\$39 89
Cash in Bank of Nova Scotia, Picton .....	1,768 16
Cash in Union Bank, Picton .....	1,138 05
	\$2,946 10
Amount unpaid of fixed payments of 1915 .....	68 10
Amount unpaid of fixed payments prior to 1915 (not extended) ..	\$17 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	52,707 40
Total assets .....	\$55,721 60

\*Deceased 1916.

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$7,864 89
Cash received for fixed payments of 1915 .....	\$5,713 45
"    fixed payments due in prior years .....	64 25
"    interest . . . . .	233 87
"    other receipts .....	3 50
Total receipts .....	<u>\$6,015 07</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents .....	\$1,080 97
"    investigation and adjustment of claims .....	34 00
"    salaries, directors' and auditors' fees .....	963 40
"    statutory assessment and license .....	22 37
"    printing, stationery and advertising .....	51 06
"    postage, telephones, telegrams and express .....	72 60
"    other expenses .....	181 33
Total expenses of management .....	<u>\$2,405 73</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	8,423 18
"    rebate .....	104 95
Total expenditure .....	<u>\$10,933 86</u>

## CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$2,098,940 00
Less re-insured .....	4,066 67
Net amount of risks at 31st December, 1915 .....	<u>\$2,094,873 33</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,099	\$1,945,725 00
Policies new and renewed during 1915 .....	459	826,270 00
Gross number and amount in force during 1915 .....	1,558	\$2,771,995 00
Less expired and cancelled in 1915 .....	401	673,055 00
Net risks in force 31st December, 1915 .....	1,157	<u>\$2,098,940 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$63,380 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	52,707 40
Amount of premium notes received during the year 1915 .....	24,861 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915 .....	2,306 60

## 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 1916.

*Directors:*

Albert E. Hoskin ..... Cobourg, Ont.  
 S. W. Staples ..... Baltimore (R.R. 2), Ont.  
 Erwin Rosevear ..... Cold Springs, Ont.  
 Geo. H. Martyn ..... Port Hope, Ont.  
 Lewis Byers ..... Bailieboro', Ont.  
 Benjamin Stewart ..... Baltimore (R.R. 2), Ont.

*Officers:*

Albert E. Hoskin, President ..... Cobourg, Ont.  
 S. W. Staples, Vice-President ..... Baltimore (R.R. 2), Ont.  
 J. Herbert Davidson, Treasurer ..... Camborne, Ont.  
 Thomas Hoskin, Secretary ..... Grafton (R.R. 1), Ont.

*Auditors:*

Thos. Roberts ..... Welcome, Ont.  
 M. F. Ames ..... Plainville, Ont.

Unassessed premium note capital, \$76,622.53.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value debentures and Canada War Loan .....	\$7,000 00	
Cash on hand, head office .....	94 34	
Cash in Bank of Nova Scotia, Cobourg .....	1,676 44	
Cash in Bank of Toronto, Cobourg .....	1,893 56	
		\$10,664 34
Amount of fixed payments of 1915 unpaid .....		463 50
Amount of fixed payments of prior year unpaid (not extended) .....	\$51 52	
Amount of premium notes after deducting all payments made and assessment levied .....	\$79,212 13	
Less residue of premium notes given by Company for re- insurance .....	2,589 60	
		76,622 53
Amount of office furniture (not extended) .....	\$210 00	
Total assets .....		\$87,750 37

## LIABILITIES.

Amount of losses supposed or reported .....	\$5 00
Due agents .....	70 00
	<hr/>
Total liabilities .....	\$75 00
	<hr/>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$6,459 66
Cash received as fixed payments of 1915 .....	\$5,525 40
“ fixed payments of prior years .....	335 73
“ assessments in years prior to 1915 .....	1,121 68
“ interest . . . . .	238 02
“ all other .....	16 13
	<hr/>
Total receipts .....	\$7,236 96
	<hr/>

## EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission .....	\$590 00
“ Division Court costs .....	14 06
“ statutory assessment and license fee .....	31 95
“ investigation of claims .....	21 80
“ salaries, directors' and auditors' fees .....	534 05
“ printing, stationery and advertising .....	89 55
“ postage, telephone, telegrams and express .....	50 16
“ travelling expenses .....	15 25
“ rent . . . . .	14 00
“ all other .....	6 00
	<hr/>
Total expenses of management .....	\$1,366 82
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	1,077 25
“ re-insurance .....	182 55
“ rebate . . . . .	354 11
“ other expenses .....	145 75
	<hr/>
Total expenditure .....	\$3,126 48
	<hr/>

## CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .	Three years. \$2,844,555 00
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## Re-insurance.

On mutual system .....	104,075 00
	<hr/>
Net risks actually carried by Company at 31st December, 1915 .....	\$2,740,480 00
	<hr/>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,968	\$3,019,580 00
Policies new and renewed during 1915 .....	513	808,790 00
Gross number and amount in force during 1915 .....	2,481	\$3,828,370 00
Less expired and cancelled in 1915 .....	651	983,815 00
Net risks in force 31st December, 1915 .....	1,830	\$2,844,555 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$107,620 29
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	79,212 13
Amount of premium notes received during the year 1915 .....	29,926 30
Payment on premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915 .....	5,525 40

## Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$3,229 50
Less payments made thereon .....	639 90
Amount of residue of said premium notes for which the company is still liable . . . . .	\$2,589 60

## 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 1916:

*Directors:*

G. J. Carson.....	Domville (R.R. 1), Ont.
Robert Montgomery.....	Cardinal (R.R. 1), Ont.
James Bennett.....	Spencerville, Ont.
John F. Black.....	South Mountain, Ont.
William Holmes.....	Spencerville (R.R. 4), Ont.
Herbert Adams.....	Ventnor, Ont.
W. S. Render.....	Oxford Station (R.R. 2), Ont.
Alex. Morrison.....	Rockspring, Ont.
Alexander Robinson.....	Prescott (R.R. 2), Ont.
John Goodwin.....	Spencerville (R.R. 2), Ont.
Joseph Wright.....	Brockville (R.R. 2), Ont.
Richard Connel.....	Spencerville (R.R. 2), Ont.
Richard McCaslin.....	Iroquois, Ont.
Andrew Donnen.....	Spencerville, Ont.

*Officers:*

G. J. Carson, President.....	Domville (R.R. 1), Ont.
Robert Montgomery, Vice-President.....	Cardinal (R.R. 1), Ont.
James Bennett, Manager.....	Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer.....	Spencerville, Ont.

*Auditors:*

Ernest Kingston .....	Spencerville, Ont.
Archibald Fraser.....	Spencerville (R.R. 2), Ont.

Unassessed premium note capital, \$223,528.44.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Loan Company's debentures .....		\$19,000 00
Cash on hand at head office .....	\$180 79	
Cash in Royal Bank, Spencerville .....	9,789 33	
Cash in Molsons Bank, Iroquois .....	327 75	
		<hr/>
		10,297 87
Unpaid instalments, fixed payments, premium notes .....		605 65
Unpaid fixed payments of prior years (not extended) .....	\$131 65	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		223,528 44
Office furniture and safe (not extended) .....	\$340 00	
		<hr/>
Total assets .....		253,431 96

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$7,643 42	
Cash received for fixed payments of 1915 .....		\$16,777 66
“ prior years .....		221 08
“ interest . . . . .		1,136 78
“ transfer fees .....		21 00
“ from realization of investment (not extended), \$1,000 00		
“ from other sources .....		157 80
Total receipts .....		<u>\$18,314 32</u>

## EXPENDITURE.

Expenses of management:		
Cash paid for postage, telephone, telegrams and express .....		\$297 64
“ fuel and light .....		11 00
“ statutory assessments and license fee .....		80 51
“ printing, stationery and advertising .....		156 63
“ salaries, directors' and auditors' fees .....		1,287 30
“ rent and taxes .....		18 06
“ investigation and adjustment of claims .....		144 65
“ Underwriters' Association .....		12 00
“ other expenses .....		53 67
Total expenses of management .....		<u>\$2,061 46</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		10,423 52
“ rebate . . . . .		174 89
“ invested in municipal security (not extended) . . . . .	\$4,000 00	
Total expenditure .....		<u>\$12,659 87</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$8,601,955 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	4,960	\$8,463,780 00
Policies new and renewed during 1915 .....	1,657	2,873,330 00
Gross number and amount in force during 1915 .....	6,617	\$11,337,110 00
Deduct expired and cancelled in 1915 .....	1,706	2,735,155 00
Net risks in force 31st December, 1915 .....	4,911	<u>\$8,601,955 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$307,177 98
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	223,528 44
Amount of premium notes received during the year 1915 .....	86,199 90
Payments on premium note of 1915, including all sums credited on said premium notes:	-
Cash paid up to 31st December, 1915 .....	5,901 82

## 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 1916:

*Directors:*

H. Aikin Dolson .....	Cheltenham, Ont.
Thomas McCartney .....	Caledon East, Ont.
N. Harrison .....	Malton (R.R. 3), Ont.
John Cunningham .....	Norval, Ont.
Moses Johnstone .....	Malton (R.R. 2), Ont.
John Gardhouse .....	Weston, Ont.
F. J. Jackson .....	Meadowvale, Ont.
Alex. Armstrong .....	Inglewood (R.R. 1), Ont.
J. A. McBride .....	Belfountain, Ont.

*Officers:*

H. A. Dolson, President .....	Cheltenham (R.R. 1), Ont.
Thos. McCartney, Vice-President .....	Caledon East, Ont.
J. J. Stewart .....	Brampton, Ont.
David Kirkwood, Treasurer .....	Brampton, Ont.

*Auditors:*

Ralph Crawford .....	Brampton, Ont.
John H. Watson .....	Snelgrove, Ont.

Unassessed premium note capital, \$265,771.03.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of mortgages .....		\$23,100 00
Cash in Merchants Bank, Brampton .....	\$4,053 15	
Cash in Dominion Bank, Brampton .....	5,580 17	
	<u>\$9,633 32</u>	
Less outstanding cheques .....	658 85	
		<u>8,974 47</u>
Cash in agents' hands .....		932 45
Amount unpaid of fixed payments of 1915 .....		156 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		265,771 03
Amount of office furniture (not extended) .....	\$250 00	
Amount of interest .....		180 00
		<u>180 00</u>
Total assets .....		<u>299,114 66</u>

## LIABILITIES.

Amount of losses adjusted .....	\$2,910 00
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## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$12,005 96
Cash received at taking of application (not extended) .....	1,376 00
Cash received as fixed payments of 1915 .....	\$22,305 59
" fixed payments for prior years .....	154 70
" for interest .....	1,363 15
" from realization of investments (not extended) .....	\$500 00
 Total receipts .....	 <u>\$23,823 44</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission .....	\$1,376 00
" salaries, directors' and auditors' fees .....	2,147 40
" statutory assessment and license fee .....	83 59
" rent .....	208 00
" taxes .....	46 20
" travelling expenses .....	16 50
" printing, stationery and advertising .....	141 88
" investigation and adjustment of claims .....	305 05
" postage, telephone, telegrams and express .....	204 15
" for other expenses .....	221 61
 Total expenses of management .....	 <u>\$4,750 38</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	166 20
" losses which occurred during 1915 .....	21,719 45
" rebate .....	718 90
 Total expenditure .....	 <u>\$27,354 33</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.	Four years.	Total.
Mutual .....	\$3,416,415 00	\$6,099,965 75	\$9,516,380 75

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	3,739	\$8,804,060 75
Policies new and renewed during 1915 .....	1,376	3,507,215 00
Gross number and amount in force during 1915 .....	5,115	\$12,311,275 75
Less expired and cancelled in 1915 .....	1,290	2,794,895 00
Net risks in force 31st December, 1915 .....	3,825	\$9,516,380 75

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$114,265 14	\$205,982 52	\$320,247 66
Amount of all premium notes on Policies in force 31st December, 1915, after deducting all payments thereon and assessments levied ..	93,794 56	171,976 47	265,771 03
Amount of premium notes received during the year 1915 .....	49,294 50	69,347 55	118,642 05
Payments on premium notes of 1915, including all sums credited on said premium notes.			
Cash paid up to 31st December, 1915....	8,761 75	4,852 05	13,613 80

## 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 1916:

*Directors:*

W. T. Whale .....	Goldstone, Ont.
Wm. Noecker .....	Drayton, Ont.
Wm. Newstead .....	Moorefield, Ont.
Jno. C. Dixon .....	Moorefield, Ont.
George Short .....	Drayton, Ont.
Wm. Murdock .....	Palmerston, Ont.
Robert McArthur .....	Moorefield, Ont.
E. G. Henry .....	Drayton, Ont.
Henry Birkwell .....	Wallenstein, Ont.
Jesse Jack .....	Moorefield, Ont.
Isaiah Mitchell .....	Drayton, Ont.
Alex. Dnff .....	Drayton, Ont.

*Officers:*

W. T. Whale, President .....	Goldstone, Ont.
Wm. Noecker, Vice-President .....	Drayton, Ont.
James McEwing, Secretary-Treasurer .....	Drayton, Ont.

*Auditors:*

Peter Boyer .....	Moorefield, Ont.
Jas. E. McDougall .....	Drayton, Ont.

Unassessed premium note capital, \$122,374.10.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....	\$1,500 00
Cash value of mortgages .....	4,300 00
Cash on hand at head office .....	\$67 59
Cash in Royal Bank, Drayton .....	2,744 05
Cash in Bank of Hamilton, Moorefield .....	2,673 35
Cash in Bank of Hamilton, Orangeville .....	1,404 45
Cash in Royal Bank, Arthur .....	3,170 36
	<hr/>
	10,059 80
Amount unpaid of fixed payments of 1915 .....	944 10
Amount unpaid of fixed payments due prior to 1915 (not extended) .....	\$197 60

Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$122,374 10	
Less residue of premium notes given for re-insurance .....	165 65	
		<u>\$122,208 45</u>
Amount of office furniture (not extended) .....	\$150 00	
Amount of interest due and accrued .....		72 50
Total assets .....		<u>\$139,084 85</u>

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$15,395 65	
Cash received as fixed payments of 1915 .....		\$14,818 95
“ as fixed payments of prior years .....		646 65
“ for interest .....		475 71
“ rent .....		58 00
Total receipts .....		<u>\$15,999 31</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission and fees .....	\$1,274 00
“ statutory assessment and license fee .....	71 60
“ printing, stationery and advertising .....	229 00
“ salaries, directors' and auditors' fees .....	1,001 00
“ investigation and adjustment of claims .....	276 00
“ Division Court costs .....	20 10
“ postage, telephone, telegrams and express .....	146 85
“ interest .....	36 00
“ rent and insurance .....	28 34
“ taxes .....	84 59
“ fuel and light .....	44 34
“ travelling expenses .....	17 40
Total expenses of management .....	<u>\$3,229 22</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	12,255 80
“ losses which occurred prior to 1915 .....	800 00
“ rebate, abatements and returned premiums .....	263 75
“ re-insurance .....	74 35
“ other expenditure .....	339 54

Total expenditure .....	<u>\$16,962 66</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

		Four years.
Mutual .....	\$7,779,425 00	
Less re-insurance .....	12,000 00	
Total risks carried .....	<u>\$7,767,425 00</u>	



## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	3,445	\$7,468,875 00
Policies new and renewed during 1915 .....	1,124	2,538,400 00
Gross number and amount in force during 1915 .....	4,569	\$10,007,275 00
Less expired and cancelled in 1915 .....	1,083	2,227,850 00
Net risks in force 31st December, 1915 .....	3,486	\$7,779,425 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$202,594 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	122,374 10
Amount of premium notes received during the year 1915 .....	51,036 50
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1915 .....	14,818 95
Amount of notes given for fixed payments of assessments unpaid 31st December, 1915 .....	944 10

## B.—Re-insurance.

Amount of premium notes given by the Company for Re-insurance .....	\$240 00
Less payments made thereon .....	74 35
Residue of said premium notes for which the Company is still liable.....	\$165 65

## 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 1916:

*Directors:*

George Gastle .....	Milton, Ont.
Henry W. Cook .....	Streetsville, Ont.
James Kirkwood .....	Acton, Ont.
Richard Graham .....	Georgetown, Ont.
Colin Cameron .....	Rockwood, Ont.
N. F. Lindsay .....	Acton, Ont.
George E. Fisher .....	Burlington, Ont.
John Wilson .....	Erlin, Ont.
Wallace A. Lasby .....	Rockwood, Ont.

*Officers:*

George Gastle, Sr., President .....	Milton, Ont.
Henry W. Cook, Vice-President .....	Streetsville, Ont.
Thomas Moore, Secretary-Treasurer .....	Campbellville, Ont.

*Auditors:*

Ebenezer Beswick .....	Acton, Ont.
R. E. Hall .....	Hornby, Ont.

Unassessed premium note capital, \$204,300.15.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS

Cash on hand .....	\$0 58
Cash in Royal Bank, Guelph, Ont. ....	3,116 73
Cash in Bank of Nova Scotia, Campbellville, Ont. ....	2,088 65
Cash in Bank of Nova Scotia, Acton, Ont. ....	2,131 92
Amount of notes or due bills less than one year overdue .....	253 70
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$204,300 15
Less residue of premium notes given by the Company for re-insurance .....	7,796 00
	<hr/>
	196,504 15
Office furniture and safe (not extended) .....	\$75 00
	<hr/>
Total assets .....	\$204,095 73

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$11,840 01	
Cash received as fixed payments of 1915 .....		\$14,812 25
“ fixed payments of prior years .....		208 75
“ interest . . . . .		364 30
“ re-insurance on losses .....		1,166 67
“ re-insurance premiums .....		231 80
		<hr/>
Total receipts .....		\$16,783 77
		<hr/> <hr/>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....		1,168 00
“ investigation and adjustment of claims .....		168 90
“ statutory assessment and license fee .....		65 75
“ postage, telephone, telegrams and express .....		103 51
“ rent . . . . .		13 00
“ printing, stationery and advertising .....		171 05
“ salaries, directors' and auditors' fees .....		1,242 90
“ travelling expenses .....		3 40
“ other expenses of management .....		11 13
		<hr/>
Total expenses of management .....		\$2,947 64

## Miscellaneous payments:

Amount paid for losses which occurred prior to 1915 .....		263 00
“ losses which occurred during 1915 .....		17,046 31
“ re-insurance . . . . .		337 80
“ rebate . . . . .		688 15
		<hr/>
Total expenditure .....		\$21,285 90
		<hr/> <hr/>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$7,127,785 00

Less Re-insurance.

On mutual system . . . . .	172,050 00
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Net risks actually carried at 31st December, 1915 . . . . .	\$6,955,735 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 . . . . .	3,228	\$6,805,985 00
Policies new and renewed during 1915 . . . . .	1,201	2,624,385 00
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Gross number and amount in force during 1915 . . . . .	4,429	\$9,430,370 00
Less expired and cancelled in 1915 . . . . .	1,132	2,302,585 00
<hr/>		
Net risks in force 31st December, 1915 . . . . .	3,297	\$7,127,785 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$245,755 95
Amount of premium notes, after deducting all payments thereon and assessments levied . . . . .	204,300 15
Amount of premium notes received during the year 1915 . . . . .	89,563 20
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1915 . . . . .	14,886 45
Notes given for fixed payments unpaid . . . . .	253 70

## B.—Re-insurance.

Amount of premium notes given by Company for re-insurance . . . . .	8,445 00
Less payments thereon . . . . .	649 00
<hr/>	
Residue of premium notes given for re-insurance . . . . .	\$7,796 00

## 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 1916.

*Directors:*

Robert Amos .....	Guelph, Ont.
J. P. Henderson .....	Guelph (R.R. 7), Ont.
Geo. Holmwood .....	Guelph (R.R. 5), Ont.
W. R. Elliott .....	Guelph, Ont.
James Bowman .....	Guelph (R.R. 7), Ont.
D. McCrae .....	Guelph, Ont.
Frank Laidlaw .....	Guelph (R.R. 7), Ont.
C. R. Blyth .....	Guelph (R.R. 5), Ont.
John McIntosh .....	Guelph (R.R. 7), Ont.

*Officers:*

Robert Amos, President .....	Guelph, Ont.
J. P. Henderson, Vice-President .....	Guelph (R.R. 7), Ont.
John L. Carter, Secretary-Treasurer .....	Guelph, Ont.

*Auditors:*

A. Whitelaw .....	Guelph (R.R. 7), Ont.
James Hood .....	Guelph, Ont.

Unassessed premium note capital, \$22,013.58.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of cash in Bank of Commerce at Guelph .....	\$1,962 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$22,013 58
Less residue of premium notes given for re-insurance.....	57 60
	<hr/>
	21,955 98
Amount unpaid of fixed payments of 1915 .....	87 58
Amount unpaid of fixed payments of prior instalments.....	\$18 60
	<hr/>
Total assets .....	\$24,005 80

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$1,506 42	
Cash received as fixed payments, 1915 .....		\$817 88
"    fixed payments of prior years .....		29 40
"    interest .....		50 10
Total receipts .....		<u>\$897 38</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for agents' commissions .....		\$83 00
"    postage, telephones, telegrams and express.....		12 58
"    statutory assessment and license fee .....		9 33
"    printing, stationery and advertising .....		13 00
"    salaries, directors' and auditors' fees .....		184 00
"    sundry expenses .....		10 00
Total expenses of management .....		<u>\$311 91</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		127 25
Cash paid for re-insurance .....		2 40
Total expenditure .....		<u>\$441 56</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Three years.	\$502,955 00
Re-insurance.		
On mutual system .....		1,500 00
Net risks actually carried by Company 31st December, 1915 .....		<u>\$501,455 00</u>

## MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1914 .....	214	\$484,705 00	
Policies new and renewed during 1915 .....	83	189,050 00	
Gross number and amount in force during 1915 .....	297	\$673,755 00	
Less expired and cancelled in 1915 .....	70	170,800 00	
Net risks in force 31st December, 1915 .....	227	<u>\$502,955 00</u>	



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$23,813 50
Amount of premium notes, after deducting all payments thereon and assessments levied .....	22,013 58
Amount of premium notes received during the year 1915 .....	8,805 50
Payments on premium notes of 1915, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1915 .....	317 22
(b) Notes for fixed payments or assessments unpaid at 31st December, 1915 .....	36 40
Re-insurance.	
Amount of notes given by Company for re-insurance .....	\$60 00
Less payments made thereon .....	2 40
Residue of said premium notes for which the Company is still liable.....	\$57 60

## ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

*Commenced business 9th April, 1861.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

John McNabb .....	Rockwood, Ont.
Ernest Parkinson .....	Guelph, Ont.
Leonard McDougall .....	Rockwood, Ont.
F. B. Anderson .....	Fergus, Ont.
Charles Benham .....	Rockwood, Ont.
John Grieve .....	Rockwood, 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 .....	Guelph, Ont.

Unassessed premium note capital, \$65,634.85.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of debentures .....	\$4,000 00
Cash on hand, head office .....	42 02
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood .....	3,898 82
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph .....	2,799 02
Cash on deposit, Imperial Bank, Fergus, Ont. ....	274 05
Amount unpaid of fixed payments of 1915 .....	398 40
Amount of prior years (not extended) .....	\$163 68
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$65,634 85
Less residue of premium notes given by Company for re-insurance .....	5,902 50
	59,732 35
Office furniture and safe (not extended) .....	\$85 00
Total assets .....	\$71,144 66

## LIABILITIES.

Amount of losses supposed or reported .....	\$25 00
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## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$6,620 86
Cash received as fixed payments of 1915 .....	\$2,497 05
"    fixed payments of prior years .....	425 80
"    interest . . . . .	378 16
"    re-insurance on losses .....	156 25
 Total receipts .....	 <u>\$3,457 26</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission .....	\$200 00
"    investigation of claims .....	24 00
"    statutory assessments and license .....	17 82
"    printing, stationery, advertising .....	55 95
"    postage, telephones, telegrams and express .....	24 12
"    salaries, directors' and auditors' fees .....	227 40
"    rent of room for Board meeting .....	4 00
"    travelling expenses .....	10 00
"    other expenses .....	12 40
 Total expenses of management .....	 <u>\$575 69</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	2,170 27
"    re-insurance .....	256 75
"    rebates . . . . .	61 50

Total expenditure .....	<u>\$3,064 21</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .	Three years. \$1,516,095 00
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## Less Re-insurance.

On mutual system .....	130,000 00
Net risks actually carried by Company, 31st December, 1915 .....	<u>\$1,386,095 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	660	\$1,435,970 00
Policies new and renewed during 1915 .....	238	561,720 00
Gross number and amount in force during 1915 .....	898	\$1,997,690 00
Less expired and cancelled in 1915 .....	217	481,595 00
Net risks in force 31st December, 1915 .....	681	\$1,516,095 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$71,264 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	65,634 85
Amount of all premium notes received during 1915 .....	26,136 50
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	2,497 05

## Re-insurance.

Amount of premium notes given for re-insurance .....	\$6,418 75
Less payments made thereon .....	516 25
Residue of said premium notes for which the Company is still liable.....	\$5,902 50

## PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

*Commenced business May, 1859.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Wm. J. Little .....	Hespeler (R.R. 2), Ont.
Allen Stewart .....	Puslinch (R.R. 2), Ont.
George H. Laird .....	Guelph (R.R. 6), Ont.
Alexander Smith .....	Hespeler (R.R. 2), Ont.
Peter Iles .....	Guelph (R.R. 2), Ont.
Wm. H. Schultz .....	Puslinch (R.R. 2), Ont.
John McKenzie .....	Moffat (R.R. 1), Ont.
Alexander McLean .....	Puslinch (R.R. 1), Ont.
Hector Gilchrist .....	Puslinch (R.R. 1), Ont.

*Officers:*

Wm. J. Little, President .....	Hespeler (R.R. 2), Ont.
Allen Stewart, Vice-President .....	Puslinch (R.R. 2), Ont.
John Blake, Secretary-Treasurer .....	Aberfoyle, Ont.

*Auditors:*

William Nicoll .....	Puslinch (R.R. 1), Ont.
John A. Cockburn .....	Puslinch (R.R. 1), Ont.

Unassessed premium note capital, \$54,904.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand, head office .....	\$50 53
Cash on deposit to Company's credit in Bank of Commerce, Guelph .....	3,486 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	54,904 00
Amount unpaid of assessments of 1915 .....	162 75
Amount unpaid of assessments of prior years .....	7 75
Office furniture (not extended) .....	\$50 00
Total assets .....	<u>\$58,611 46</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$2,612 31	
Cash received at taking of application held by agents for fees (not extended) .....	\$281 00	
Cash received for assessment of 1915 .....		\$2,814 60
“ assessments of prior years .....		372 40
“ interest .....		66 03
“ all other sources .....		1 05
Total receipts .....		<u>\$3,154 08</u>

## EXPENDITURE.

## Expenses of management:

Amount paid to agents in fees (not extended).....	\$281 00	
Amount paid for investigation of claims .....		\$20 00
“ statutory assessment and license fee .....		22 39
“ travelling expenses .....		14 00
“ printing, stationery and advertising .....		24 50
“ salaries, directors' and auditors' fees .....		96 47
“ postage, telephone, telegrams and express.....		45 07
“ extra services Secretary .....		60 00
“ Underwriters' Association fee .....		4 00
“ caretaker .....		2 00
Total expenses of management .....		<u>\$288 43</u>

## Miscellaneous payments:

Amount paid for losses which occurred during 1915 .....		1,923 00
“ rebate .....		18 00
Total expenditure .....		<u>\$2,229 43</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$1,984,865 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	768	\$1,948,065 00
Policies new and renewed during 1915 .....	281	733,265 00
Gross number and amount in force during 1915 .....	1,049	\$2,681,330 00
Less expired and cancelled in 1915 .....	287	696,465 00
Net risks in force 31st December, 1915 .....	762	<u>\$1,984,865 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$60,334 80
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	54,904 00
Amount of premium notes received during the year 1915 .....	22,255 95

## 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 1916:

*Directors.*

W. J. Jelly .....	Shelburne, Ont.
Samuel Barber .....	Rosemont, Ont.
George Little .....	Camilla, Ont.
John Johnston .....	Laurel, Ont.
William McGhee .....	Melancthon (R.R. No. 1), Ont.
Thomas Jennings .....	Mansfield (R.R. No. 1), Ont.
John J. Braiden .....	Shelburne, Ont.
Thomas Sime .....	Grand Valley, Ont.
George Lyon .....	Jessopville, Ont.
W. W. Warnock .....	Grand Valley, Ont.
Wm. Park .....	Belwood, Ont.
Geo Best .....	Shelburne, Ont.

*Officers.*

W. J. Jelly, President .....	Shelburne, Ont.
Samuel Barber, Vice-President .....	Rosemont, Ont.
James Brown, Secretary-Treasurer .....	Melancthon, Ont.

*Auditors.*

W. E. Reid .....	Shelburne, Ont.
Samuel Patterson .....	Shelburne, Ont.

Unassessed premium note capital, \$147,650.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of mortgages .....		\$1,500 00
Cash on hand at head office .....	\$171 02	
Cash in Union Bank, Shelburne .....	6,674 68	
Cash in Royal Bank, Grand Valley .....	785 97	
Cash in Bank of Hamilton, Orangeville .....	949 19	
		8,580 86
Cash in agents' hands .....		482 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		147,650 15
Total assets .....		\$158,513 91

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$8,499 83
Cash received as fixed payments of 1915 .....	\$9,800 11
“ fixed payments of prior years .....	64 92
“ interest .....	399 18
“ agents' balances of 1914 received in 1915 .....	617 74
“ gasoline permits .....	16 25
Total receipts .....	<u>\$10,898 20</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for investigation of claims .....	\$30 90
“ travelling expenses .....	2 00
“ commission to agents .....	626 25
“ rent .....	13 00
“ statutory assessment and license fee .....	47 29
“ printing, stationery and advertising .....	79 91
“ salaries, directors' and auditors' fees .....	933 30
“ postage, telephone, telegrams and express .....	110 00
“ underwriters' fees, and all other .....	34 30
Total expenses of management .....	<u>\$1,876 95</u>
Miscellaneous payments:	
Amount paid for losses which occurred during 1915 .....	\$848 97
“ rebate .....	91 25
Total expenditure .....	<u>\$10,817 17</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$4,896,680 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,334	\$4,737,700 00
Policies new and renewed during 1915 .....	835	1,742,815 00
Gross number and amount in force during 1915 .....	3,169	\$6,480,515 00
Less expired and cancelled in 1915 .....	820	1,583,835 00
Net risks in force 31st December, 1915 .....	<u>2,349</u>	<u>\$4,896,680 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$170,390 66
Amount of all premium notes after deducting all payments thereon and assessments levied .....	147,650 15
Amount of premium notes received during the year 1915 .....	60,614 14
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	3,151 61

## OSGOODE MUTUAL FIRE INSURANCE COMPANY,

HEAD OFFICE, KENMORE.

*Commenced business February 1st, 1914.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

A. G. E. Robertson.....	Kenmore, Ont.
J. R. Carscadden .....	Russell, Ont.
W. R. Morrow .....	Pana, Ont.
H. S. Latimer.....	Metcalfe, Ont.
A. Dow.....	Vernon, Ont.
J. H. Cumming.....	Ormond, Ont.

*Officers:*

A. G. E. Robertson, President.....	Kenmore, Ont.
J. R. Carscadden, Vice-President .....	Russell, Ont.
R. McLachlin, Secretary-Treasurer.....	Kenmore, Ont.

*Auditors:*

J. G. Carkner.....	Kenmore, Ont.
D. McLaren.....	Metcalfe, Ont.

Unassessed premium note capital, \$41,920.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915:

## ASSETS.

Cash in Bank of Ottawa, Russell .....	\$3,746 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	41,920 12
Amount of office furniture (not extended) .....	\$21 00
Total assets .....	<u>\$45,667 03</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$1,810 81
Cash received for fixed payments in 1915 .....	\$3,628 02
“ interest .....	65 05
Total receipts .....	<u>\$3,693 07</u>

## EXPENDITURE.

Cash paid for agents' commissions .....	\$222 00
" investigation and adjustment of claims .....	14 80
" statutory assessment and license fee .....	8 32
" travelling expenses .....	4 50
" rent . . . . .	64 00
" salaries, directors' and auditors' fees .....	296 60
" printing, stationery and advertising .....	41 88
" postage, telephones, telegrams and express .....	23 48
" all other expenses .....	13 60
<b>Total expenses of management .....</b>	<b>\$689 18</b>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	957 00
" rebate . . . . .	110 79
<b>Total expenditure .....</b>	<b>\$1,756 97</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Two years.	Three years.	Total.
Mutual . . . . .	\$372,460 00	\$580,270 00	\$952,730 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	208	\$372,460 00
Policies taken during 1915, or renewed .....	294	604,670 00
Gross number and amount of risks at any time during 1915 ..	502	\$977,130 00
Deduct expired and cancelled in 1915 .....	14	24,400 00
<b>Net risks on mutual system, 31st December, 1915 .....</b>	<b>488</b>	<b>\$952,730 00</b>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Two year risks.	Three years.	Total.
Amount of face of all premium notes legally liable to assessment .....	\$18,623 00	\$29,013 50	\$47,636 50
Amount of all premium notes, after deducting all payments thereon and assessments levied ....	16,388 90	25,531 22	41,920 12
Amount of premium notes received during the year 1915 .....		30,233 50	30,233 50
Payments of premium notes of 1915, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1915....			3,628 02



## 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 1916.

*Directors:*

Dennis Noonan .....	Perth (R.R. 4), Ont.
Robert M. Anderson .....	Perth (R.R. 4), Ont.
James Glenn .....	Perth (R.R. 2), Ont.
David McLean .....	Perth, Ont.
James Shaw .....	Perth (R.R. 2), Ont.
Carr Thompson .....	Perth (R.R. 2), Ont.
Andrew Cochrane .....	Almonte, Ont.
Alfred Bell .....	Balderson, Ont.
Edmund Burk .....	Perth (R.R. 3), Ont.

*Officers:*

Dennis Noonan, President .....	Perth (R.R. 4), Ont.
R. M. Anderson, Vice-President .....	Perth (R.R. 4), Ont.
P. Cavers, Secretary .....	Perth, Ont.
W. A. Moore, Treasurer .....	Perth, Ont.

*Auditors:*

E. R. Stedman .....	Perth (R.R. 1), Ont.
J. Ernest Anderson .....	Perth (R.R. 4), Ont.

Unassessed premium note capital. \$193,340.71.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash in hand at head office .....	\$125 89	
Cash in Merchants Bank, Perth .....	9,428 41	
		\$9,554 30
Amount unpaid of fixed payments of 1915 .....		803 34
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		193,340 71
Office furniture and safe (not extended) .....	\$150 00	
Total assets .....		<u>\$203,698 35</u>

## LIABILITIES.

Amount of losses adjusted .....	\$543 00
Total .....	<u>\$543 00</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$5,037 94	
Cash received as fixed payments of 1915 .....		\$19,960 93
“ fixed payment of prior years .....		410 55
“ for interest .....		163 62
Total receipts .....		<u>\$20,535 10</u>

## EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission .....	\$2,244 98	
“ statutory assessment and license fee .....	73 17	
“ rent .....	61 00	
“ fuel and light .....	31 75	
“ investigation of claims .....	217 52	
“ salaries, directors' and auditors' fees .....	628 10	
“ printing, stationery and advertising .....	276 39	
“ postage, telegrams and express .....	307 78	
“ taxes .....	11 38	
“ all other .....	16 87	
Total expenses of management .....		<u>\$3,868 94</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1915 .....	2,061 76	
“ losses which occurred during 1915 .....	9,951 00	
“ rebate .....	137 04	
Total expenditure .....		<u>\$16,018 74</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Three years. \$7,897,565 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	5,310	\$7,636,368 00
Policies taken during 1915 .....	1,739	2,671,967 00
Gross number and amount in force during 1915 .....	7,049	\$10,308,335 00
Less expired and cancelled in 1915 .....	1,693	2,410,770 00
Net risks in force 31st December, 1915 .....	5,356	<u>\$7,897,565 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$267,621 51
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	193,340 71
Amount of premium notes received during the year 1915 .....	79,471 06
Payment on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1915 to 31st December .....	6,945 51

## 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 1916.

*Directors:*

Donald McCaskill .....	Dalkeith, Ont.
D. D. McDonell .....	Green Valley, Ont.
Wm. Irvine .....	Dalkeith, Ont.
D. D. McDonald .....	Greenfield, Ont.
W. J. McGregor .....	North Lancaster, Ont.
R. J. Pattingale.....	Lancaster, Ont.

*Officers:*

D. McCaskill, President .....	Dalkeith, Ont.
D. D. McDonell, Vice-President .....	Green Valley, Ont.
V. G. Chisholm, Secretary-Treasurer .....	Alexandria (R.R. 1), Ont.

*Auditors:*

Sam. McDonell .....	Alexandria (R.R. 1), Ont.
J. A. McDonell .....	Alexandria (R.R. 1), Ont.

Unassessed premium note capital, \$138,904.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of mortgages .....	\$175 00
Cash on hand, head office .....	\$96 00
Cash in Union Bank, Alexandria .....	2,779 05
“ Bank of Ottawa, Alexandria .....	1,530 15
“ Merchants Bank, Lancaster, Ont. ....	2,386 05
“ Bank of Ottawa, Martintown, Ont. ....	542 05
“ Bank of Ottawa, Maxville, Ont. ....	16 45
	<hr/>
	7,349 75
Amount unpaid of assessment levied in 1913 (not extended) .....	\$347 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	138,904 00
	<hr/>
Total assets .....	<u>\$146,428 75</u>

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$8,957 09
Cash received for fixed payments of 1915 .....	\$14,986 75
“ assessments levied in prior years .....	22 20
“ interest . . . . .	211 67
“ other . . . . .	3 00
<b>Total receipts .....</b>	<b>\$15,223 62</b>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission .....	\$1,212 00
“ investigation of claims .....	273 50
“ statutory assessment and license .....	60 67
“ law costs .....	5 00
“ salaries, directors' and auditors' fees .....	784 40
“ travelling expenses .....	30 00
“ printing, stationery and advertising .....	210 66
“ other expenses .....	22 85
<b>Total expenses of management .....</b>	<b>\$2,599 08</b>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	13,964 80
“ rebates . . . . .	265 08
<b>Total expenditure .....</b>	<b>\$16,828 96</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$6,203,075 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	3,790	\$6,236,125 00
Policies new and renewed during 1915 .....	1,205	2,008,200 00
Gross number and amount in force during 1915 .....	4,995	\$8,244,325 00
Less expired and cancelled in 1915 .....	1,313	2,041,250 00
<b>Net risks in force 31st December, 1915 .....</b>	<b>3,682</b>	<b>\$6,203,075 00</b>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$186,102 25
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	138,904 00
Amount of premium notes received during the year 1915 .....	60,246 00
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	14,986 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 1916.

*Directors:*

Edwin Mark .....	Little Britain, Ont.
Wm. Fell .....	Fenelon Falls (R.R. 2), Ont.
Wm. Lownsborough .....	Oakwood, Ont.
John Suggitt .....	Cameron, Ont.
D. H. Corneil.....	Omemeé, Ont.
Thos. D. Young .....	Peterboro (R.R. 3), Ont.
Rich. Goard .....	Beaverton (R.R. 2), Ont.
Thomas Davey.....	Bexley, Ont.
Thos. Robertson .....	Dunsford, Ont.
Jno. R. Magee .....	Janetville, Ont.
W. S. Graham .....	Omemeé (R.R.), Ont.
W. J. Porter .....	Peterboro (R.R. 7), Ont.

*Officers:*

Edwin Mark, President .....	Little Britain, Ont.
Wm. Fell, Vice-President .....	Fenelon Falls (R.R. 2), Ont.
R. G. Corneil, Secretary-Treasurer .....	Lindsay, Ont.

*Auditors:*

W. H. Wilson.....	Lindsay, Ont.
E. H. Hopkins.....	Lindsay, Ont.

Unassessed premium note capital, \$262,473.20.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of bonds, debentures .....	\$3,000 00
Cash value of mortgages .....	17,775 00
Actual cash in Standard Bank, Lindsay .....	7,472 88
*Amount unpaid of fixed payments due in 1915 .....	2,908 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$262,473 20
Less residue of premium notes for re-insurance .....	56 00
	262,417 20
Amount of interest accrued .....	875 89
Office furniture (not extended) .....	\$245 00
Total assets .....	\$294,449 40

\*Includes policy fees.

## LIABILITIES.—None.

## RECEIPTS.

Cash balance for 31st December, 1914 (not extended).....	\$15,664 03	
Cash received for membership fees .....		\$1,489 50
“ for fixed payments of 1915 .....		18,871 39
“ from due bills of 1915-.....		3,248 33
“ for interest .....		1,000 26
“ extra premiums .....		17 06
Total receipts .....		<u>\$24,626 54</u>

## EXPENDITURE.

Expenses of management:		
Cash paid for agents' fees .....		\$1,688 00
“ commission to agents .....		1,663 00
“ investigation of claims .....		140 50
“ statutory assessment and license fee .....		87 67
“ salaries, directors' and auditors' fees .....		1,283 10
“ printing, stationery and advertising .....		83 45
“ postage, telegrams and express .....		198 64
“ rent .....		60 00
“ collection of notes .....		68 60
“ other expenses .....		55 00
Total expenses of management .....		<u>\$5,327 96</u>
Miscellaneous payments:		
Amount paid for losses which occurred during 1915 .....		19,875 71
“ losses which occurred prior to 1915 .....		349 06
“ re-insurance .....		6 00
“ rebates .....		658 96
Amount invested (not extended) .....	\$6,600 00	
Total expenditure .....		<u>\$26,217 69</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual .....	\$28,525 00	\$34,490 00	\$9,685,393 00	\$9,748,408 00
Re-insurance:				
Mutual .....				2,000 00
Net risks in force 31st December, 1915 .....				<u>\$9,746,408 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	5,321	\$9,261,534 00
Policies new and renewed during 1915 .....	1,764	3,200,537 00
Gross number and amount in force during 1915 .....	7,085	\$12,462,071 00
Less expired and cancelled in 1915 .....	1,690	2,713,663 00
Net risks in force 31st December, 1915 .....	5,395	\$9,748,408 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	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...	\$1,053 25	\$1,331 75	\$417,095 56	\$417,093 56
Amount of all premium notes after deducting all payments thereon and assessments levied .....				262,473 20
Amount of premium notes received during the year 1915.. ..				109,388 01
Payments on the premium notes of 1915, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1915.. ..				18,871 39
Notes for fixed payments or assessments unpaid 31st December, 1915 .....				**2,708 93

\*\*Excludes policy fees.

## 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 1916.

*Directors:*

J. Bte. Labrosse .....	Alfred Station, Ont.
Samuel Parisièn .....	Alfred, Ont.
Francis Hotte .....	L'Original, Ont.
J. Dalma Pregent .....	Lefaivre, Ont.
Joseph Montpellie .....	Alfred, Ont.
Ulric Daoust .....	Plantagenet, Ont.

*Officers:*

J. Bte. Labrosse, President .....	Alfred, Ont.
Samuel Parisièn, Vice-President .....	Alfred, Ont.
B. G. Parisièn, Secretary-Treasurer .....	Alfred, Ont.

*Auditors:*

Julien Brisebois .....	Alfred, Ont.
Flavièn Bertrand .....	L'Original, Ont.

Unassessed premium note capital, \$86,846.62.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

School debentures .....	\$9,913 11
Cash on hand at head office .....	408 75
Bank of Hochelaga, L'Original, Ont. ....	1,247 55
Union Bank, Plantagenet .....	447 14
Provincial Bank, Alfred, Ont. ....	5,531 47
	<hr/>
	7,634 91
Amount unpaid of fixed payments of 1915 .....	74 77
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	86,846 62
	<hr/>
Total assets .....	<u>\$104,469 41</u>

## LIABILITIES.

Amount of losses adjusted .....	\$650 00
	<hr/>
Total .....	<u>\$650 00</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$5,589 26	
Cash received for fixed payments due in 1915 .....		\$8,741 60
“ fixed payments due in prior years .....		28 88
“ interest . . . . .		312 73
“ principal of debentures (not extended) ....	\$1,157 91	
Total receipts .....		<u>\$9,583 21</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents .....		\$39 00
“ fuel and light .....		8 00
“ travelling expenses .....		83 65
“ statutory assessment and license fee .....		33 97
“ printing, stationery and advertising .....		521 19
“ salaries, directors' and auditors' fees .....		632 00
“ postage, telegrams and express .....		143 86
Total expenses of management .....		<u>\$1,461 67</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		7,031 41
“ rebates . . . . .		202 39
Total expenditure .....		<u>\$8,695 47</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$3,526,450 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,193	\$3,245,760 00
Policies new and renewed during 1915 .....	871	1,430,760 00
Gross number and amount in force during 1915 .....	3,064	\$4,676,520 00
Less expired and cancelled in 1915 .....	775	1,150,070 00
Net risks in force 31st December, 1915 .....	2,289	<u>\$3,526,450 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$105,793 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	86,846 62
Amount of premium notes received during the year 1915 .....	42,922 80
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1915 .....	6,220 96



## 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 1916.

*Directors:*

D. H. Brown .....	Chatham, Ont.
Christian Johnson .....	Kingsville, Ont.
T. B. Harvey .....	Merlin (R.R. 2), Ont.
Nelson H. Shepley .....	Amherstburg, Ont.
Thomas Liddle .....	Wheatley, Ont.
Byron Robinson .....	Wheatley, Ont.
Christopher Coulter .....	Wheatley, Ont.
D. Fletcher .....	Fletcher, Ont.
Samuel Burk .....	Blenheim, Ont.
Charles D. Sellars .....	Kingsville, Ont.
Wm. W. Holmes .....	Comber, Ont.
T. R. Clarke .....	Fletcher, Ont.
A. E. Robinson .....	Charing Cross, Ont.

*Officers:*

D. H. Brown, President .....	Chatham, Ont.
Christian Johnson, Vice-President .....	Kingsville, Ont.
T. B. Harvey, Secretary-Treasurer .....	Merlin, Ont.

*Auditors:*

Thomas Robinson .....	Coatsworth, Ont.
Charles H. Shupe .....	Charing Cross, Ont.

Unassessed premium note capital, \$64,384.92.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of bonds .....	\$6,000 00
Cash at head office .....	\$238 33
Cash in Merchants Bank, Wheatley .....	4,330 91
	4,569 24
Amount unpaid of fixed payments at 1915 .....	389 03
Prior instalments on fixed payments (not extended) .....	\$130 94
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	64,384 92
Amount of office furniture and safe (not extended) .....	\$140 00
Total assets .....	\$75,343 19

## LIABILITIES.

Municipal taxes .....	\$1 11
Commission on applications .....	14 00
Salary, Secretary .....	250 00
Office rent .....	15 00
Postage .....	40 00
Total .....	<u>\$320 11</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$4,850 69	
Cash received as fixed payments of 1915 .....		\$7,067 40
“ fixed payments of prior years .....		297 14
“ interest .....		464 61
“ transfer fees and other rents .....		7 70
Total receipts .....		<u>\$7,836 85</u>

## EXPENDITURE.

Expenses of management:		
Cash paid for commission .....		\$852 00
“ rent .....		8 00
“ travelling expenses .....		136 80
“ salaries, directors' and auditors' fees .....		257 50
“ investigation of claims .....		71 20
“ postage, telephone, telegrams and express .....		13 10
“ statutory assessment and license fee .....		26 14
“ printing, stationery and advertising .....		83 95
“ Underwriters' Association fees .....		5 00
Total expenses of management .....		<u>\$1,453 69</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		6,271 05
“ rebate .....		293 56
Total expenditure .....		<u>\$8,118 30</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three-year.	
	risks.	Total.
Mutual .....	\$2,661,295 00	\$2,661,295 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,251	\$2,368,245 00
Policies new and renewed during 1915 .....	553	1,052,190 00
Gross number and amount in force during 1915 .....	1,804	\$3,420,435 00
Less expired and cancelled in 1915 .....	432	759,140 00
Net risks in force 31st December, 1915 .....	1,372	\$2,661,295 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$83,089 02
Amount of all premium notes, after deducting all payments thereon and assessment levied .....	64,384 92
Amount of premium notes received during the year .....	29,790 54
Payments on premium notes of 1915, including all sums credited on said premium notes .....	7,067 40
Fixed payments or assessments unpaid 31st December, 1915 .....	389 03

## 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 1916.

*Directors:*

George Hannel .....	Ariss, Ont.
Frederick Schaefer .....	New Hamburg, Ont.
Wm. R. Fisk .....	New Germany, Ont.
Alex. McKay .....	Wallenstein, Ont.
Archie Newstead .....	Breslau, Ont.
Mark May .....	New Germany, Ont.
I. B. Ditner .....	St. Agatha, Ont.
L. K. Weber .....	Hawkesville, Ont.
Chas. M. Wilhelm .....	New Germany, Ont.

*Officers:*

George Hannel, President .....	Ariss, Ont.
Frederick Schaefer, Vice-President .....	New Hamburg, Ont.
Anton Frank, Secretary-Treasurer .....	New Germany, Ont.

*Auditors:*

Jacob B. Estel .....	Breslau, Ont.
A. J. Frank .....	New Germany, Ont.

Unassessed premium note capital, \$49,114.01.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of cash in Royal Bank, Guelph, Ont. ....	\$849 41	
Amount of cash in Bank of Commerce, Guelph, Ont. ....	1,366 35	
		<hr/>
		\$2,215 76
Amount unpaid of assessments levied in 1915 .....		398 03
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		49,114 01
		<hr/>
Total assets .....		<u>\$51,727 80</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance, 31st December, 1914 (not extended) .....	\$3,977 70	
Cash received for assessments levied in 1915 .....		\$1,678 89
“ assessments levied in years prior to 1915.....		148 23
“ interest . . . . .		87 27
Total receipts .....		<u>\$1,914 39</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....		\$157 00
“ statutory assessments and license fees .....		13 91
“ investigation and adjustment of claims .....		6 00
“ printing, stationery and advertising .....		51 35
“ salaries, directors' and auditors' fees .....		316 00
“ postage, telephone, telegrams and express .....		35 42
“ other expenses .....		17 50
Total expenses of management .....		<u>\$597 18</u>

## Miscellaneous payments:

Cash paid for losses which occurred in 1915 .....		3,067 50
“ rebate .....		10 65
Total expenditure .....		<u>\$3,675 33</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .		\$1,011,614 00	Four years.
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	612	\$997,869 00
Policies new and renewed during 1915 .....	161	326,865 90
Gross number and amount in force during 1915 .....	773	\$1,324,734 00
Less expired and cancelled in 1915 .....	160	313,120 00
Net risks in force 31st December, 1915 .....	613	<u>\$1,011,614 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment .....		\$53,370 10	Four years.
Amount of premium notes, after deducting all payments thereon and assessments levied .....		49,114 01	
Amount of premium notes received during the year 1915 .....		16,783 50	

## 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 1916.

*Directors:*

Alex. L. Noble, Lieut.-Col. ....	Norval, Ont.
R. A. Thompson .....	Lynden, Ont.
S. J. Cherry .....	Preston, Ont.
N. H. Stevens .....	Chatham, Ont.
Neil Sinclair .....	St. Thomas, Ont.
Roswell Goldie .....	Guelph, Ont.

*Officers:*

Alexander L. Noble, President .....	Noryal, Ont.
R. A. Thomson, Vice-President .....	Lynden, Ont.
J. T. White, Secretary-Treasurer .....	Hamilton, Ont.

*Auditors:*

W. Anderson & Son .....	Hamilton, Ont.
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Unassessed premium note capital, \$86,571.40.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of mortgages .....	\$6,000 00
Bonds and debentures .....	235,087 26
Cash on hand, head office .....	\$13 08
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton .....	6,512 21
	6,525 29
Amount unpaid of fixed payments of 1915 .....	628 20
Prior instalments balance of premium notes (not extended).....	\$25 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	86,571 40
Amount interest accrued .....	6,559 43
	86,571 40
Total assets .....	\$341,371 58

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$23,130 48	
Cash received as fixed payments of 1915 .....		\$28,851 75
“ as fixed payments due in prior years .....		673 20
“ as interest .....		12,489 06
“ from realization of investments, e.g., debentures, and other securities during 1915 (not ex- tended) . . . . .	\$13,764 18	
“ from other sources .....		42 16
Total receipts .....		<u>\$42,056 17</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for investigation and adjustment of claims.....		\$35 00
“ statutory assessment and license fee (Ontario).....		16 40
“ printing, stationery and advertising .....		253 26
“ salaries, directors' and auditors' fees .....		4,390 00
“ postage, telephone, telegrams, express and exchange..		229 70
“ travelling expenses .....		467 05
“ fuel and light .....		6 00
“ taxes . . . . .		34 54
“ rent . . . . .		250 00
“ other expenses .....		170 79
Total expenses of management .....		<u>\$5,852 74</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		11,093 54
“ rebate . . . . .		782 52
“ re-insurance . . . . .		56 75
“ refund to policyholders .....		6,355 07
“ investments (not extended) .....	\$47,784 92	
“ Patriotic Fund .....		500 00
Total expenditure .....		<u>\$24,640 62</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Three years.	Total.
Mutual . . . . .	\$10,000 00	\$1,163,520 00	\$1,173,520 00
Re-insurance.			
Mutual . . . . .		2,500 00	2,500 00
Net risks in force 31st December, 1915 .....	\$10,000 00	\$1,161,020 00	<u>\$1,171,020 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	392	\$1,276,672 00
Policies new and renewed during 1915 .....	136	455,440 00
Gross number and amount in force during 1915 .....	528	\$1,732,112 00
Less expired and cancelled in 1915 .....	150	558,592 00
Net risks in force 31st December, 1915 .....	378	\$1,173,520 00

## CLASSIFICATION OF RISKS:

Manufacturing.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$150 00	\$145,770 00	\$145,920 00
Amount of all premium notes after deducting all payments thereon and assessments levied . . . . .	75 00	86,496 40	86,571 40
Amount of premium notes received during the year 1915 .....	150 00	51,306 00	51,456 00
Payments on premium notes of 1915, including all sums credited on said premium notes:			
Cash paid to 31st December, 1915.....	75 00	28,776 75	28,851 75

## 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 1916.

*Directors:*

Chas. F. Heidt .....	Shedden, Ont.
Maxwell Hunter .....	Port Stanley, Ont.
John G. Chapman .....	St. Thomas, Ont.
Mungo McNab .....	Iona Station, Ont.
Charles F. Jackson .....	Port Stanley, Ont.
Edgar Silcox .....	Shedden, Ont.

*Officers:*

Chas. F. Heidt, President .....	Shedden, Ont.
John G. Chapman, Vice-President .....	St. Thomas, Ont.
John H. Sells, Secretary-Treasurer .....	Shedden, Ont.

*Auditors:*

L. K. McCollum .....	Iona Station, Ont.
Justin G. Moore .....	Shedden, Ont.

Unassessed premium note capital, \$62,043.55.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at the head office .....	\$32 63	
Cash on deposit in Sterling Bank, Shedden, Ont. ....	2,681 43	
Cash on deposit, Home Bank, Lawrence Station .....	598 33	
		\$3,312 39
Amount unpaid of assessments levied during 1915 .....		712 89
Amount of premium notes in force, after deducting all paymnets thereon and assessments levied .....		62,043 55
Total assets .....		\$66,068 83

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$777 80	
Cash received for assessments levied in 1915 .....		\$4,839 43
“ assessments levied prior to 1915 .....		568 23
“ borrowed money .....		1,450 00
“ interest .....		12 00
Total receipts .....		\$6,869 66

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....	\$49 00
“ interest .....	33 85
“ statutory assessment and license .....	21 56
“ printing, stationery, advertising .....	29 12
“ salaries, directors' and auditors' fees .....	343 00
“ postage, telephone, telegrams and express .....	36 65
“ rent .....	8 00
“ Underwriters' Association .....	3 00
Total expenses of management .....	\$524 18

## Miscellaneous payments:

Amount paid for losses which occurred during 1915 .....	2,343 04
“ rebate .....	17 85
“ repayment of loans .....	1,450 00
Total expenditure .....	\$4,335 07

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual .....	\$1,848,605 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	792	\$1,855,130 00
Policies new and renewed during 1915 .....	220	537,850 00
Gross number and amount in force during 1915 .....	1,012	\$2,392,980 00
Less expired and cancelled in 1915 .....	241	544,375 00
Net risks in force 31st December, 1915 .....	771	\$1,848,605 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$73,944 20
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	62,043 55
Amount of premium notes received during the year 1915 .....	21,514 00

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 1916.

*Directors:*

- J. Honsberger ..... Dunnville, Ont.
- Daniel W. Culver ..... Selkirk (R.R. No. 2), Ont.
- Andrew Sherk ..... Selkirk (R.R. No. 2), Ont.
- Nicholas Kiefer ..... Fisherville, Ont.
- Christopher Ebert ..... Cayuga (R.R. No. 3), Ont.
- John Featherstone ..... Fisherville (R.R. No. 2), Ont.
- C. J. Smelser ..... Hagersville (R.R. No. 2), Ont.
- James Lyons ..... Dunnville (R.R. No. 4), Ont.
- Alex. Hicks ..... Dunnville (R.R. No. 7), Ont.
- Guy A. Reichelt ..... South Cayuga (R.R. No. 1), Ont.
- Wm. R. Holland ..... South Cayuga (R.R. No. 1), Ont.
- Jacob Schaffer ..... Fisherville, Ont.

*Officers:*

- Joshua Honsberger, President ..... Dunnville, Ont.
- Daniel W. Culver, Vice-President ..... Selkirk (R.R. No. 2), Ont.
- A. E. Havill, Secretary-Treasurer ..... South Cayuga (R.R. No. 2), Ont.

*Auditors:*

- Wm. Beabion ..... Selkirk (R.R. No. 2), Ont.
- Leander F. Culver ..... Selkirk (R.R. No. 2), Ont.

Unassessed premium note capital, \$87,559.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in Bank of Hamilton, Dunnville .....	\$579 26	
“ Bank of Commerce, Cayuga .....	807 31	
“ Union Bank, Cayuga, Ont. ....	104 39	
“ Union Bank, Fisherville .....	1,063 44	
“ Bank of Hamilton, Selkirk .....	315 30	
	\$2,869 64	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	87,559 09	
Total assets .....	\$90,428 73	

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$2,433 52	
Cash received for agents' fees .....		\$433 00
Cash received as fixed payments of 1915 .....		602 85
"    assessments, 1915 .....		42 75
"    fixed payments, prior years .....		44 95
"    interest . . . . .		62 59
Total receipts .....		<u>\$1,186 14</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for agents' fees .....		\$216 50
"    fuel and light .....		2 00
"    statutory assessment and license .....		24 32
"    printing, stationery and advertising .....		36 60
"    salaries, directors' and auditors' fees .....		374 50
"    travelling expenses .....		5 00
"    postage, telegrams and express .....		31 04
"    other expenses .....		15 50
Total expenses of management .....		<u>\$705 46</u>
Miscellaneous payments:		
Amount paid for losses which occurred in 1915 .....		18 70
"    rebate . . . . .		25 86
Total expenditure .....		<u>\$750 02</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

		Four years.
Mutual .....	\$2,313,030 00	

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	948	\$2,163,985 00
Policies new and renewed during 1915 .....	289	750,935 00
Gross number and amount in force during 1915 .....	1,237	\$2,914,920 00
Less expired and cancelled in 1915 .....	273	601,890 00
Net risks in force 31st December, 1915 .....	964	<u>\$2,313,030 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$93,819 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	87,559 09
Amount of premium notes received during the year 1915 .....	30,141 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	692 82

## 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 1916.

*Directors:*

Jno. B. Gallinger .....	Southend, Ont.
Nathan Day .....	Ridgeway, Ont.
Paul J. Willson .....	Marshville, Ont.
John K. Misener .....	Pt. Robinson, Ont.
Lewis A. Doan .....	Humberston, Ont.
Robert McCredie .....	Chippawa, Ont.
Almer A. Garner .....	Fenwick, Ont.
E. O. Disher .....	Ridgeway, Ont.
Isaiah Hansler .....	Welland (R.R. 1), Ont.

*Officers:*

Jno. B. Gallinger, President .....	Southend, Ont.
Nathan Day, Vice-President .....	Ridgeway, Ont.
A. H. Kilman, Secretary-Treasurer .....	Ridgeway, Ont.

*Auditors:*

Isaac L. Pound .....	Ridgeway, Ont.
M. H. Hibbard .....	Ridgeway, Ont.

Unassessed premium note capital, \$92,640.75.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of debentures .....	\$5,690 73
Cash on hand at head office .....	32 50
Cash in Imperial Bank, Ridgeway .....	3,367 83
	3,400 33
Amount unpaid of fixed payments of 1915 .....	406 39
Amount of all premium notes in force, after deducting all payments thereon and assessments levied .....	92,640 75
Total assets .....	\$102,138 20

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$5,619 74
Cash received as fixed payments of 1915 .....	\$6,241 03
“ fixed payments of prior years .....	216 78
“ interest . . . ..	447 95
“ workmen's risk .....	9 18
<b>Total receipts .....</b>	<b>\$6,914 94</b>

## EXPENDITURE.

## Expenses of management:

Cash paid to agents (not extended) .....	\$657 00
Amount paid for statutory assessment and license .....	\$32 80
“ printing, stationery and advertising .....	65 52
“ salaries, directors' and auditors' fees .....	787 20
“ postage, telephone, telegrams and express .....	78 97
“ travelling expenses .....	10 55
“ investigation of claims .....	54 70
“ other expenses .....	6 00
<b>Total expenses of management .....</b>	<b>\$1,035 74</b>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	5 00
“ losses which occurred during 1915 .....	7,925 87
“ rebates . . . ..	102 74
“ safe . . . ..	65 00
<b>Total expenditure .....</b>	<b>\$9,134 35</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . ..	\$3,455,923 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,727	\$3,114,439 00
Policies new and renewed in 1915 .....	657	1,319,428 00
Gross number and amount in force during 1915 .....	2,384	\$4,433,867 00
Less expired and cancelled in 1915 .....	562	977,944 00
<b>Net risks in force 31st December, 1915 .....</b>	<b>1,822</b>	<b>\$3,455,923 00</b>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$104,423 65
Amount of all premium notes in force, after deducting all payments thereon and assessments levied .....	92,640 75
Amount of premium notes received during the year 1915 .....	40,203 54
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	2,405 29

## 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 1916.

*Directors:*

Duncan Miller .....	St. George, Ont.
Chas. McIntyre .....	Scotland, Ont.
Hugh Allen .....	Drumbo, Ont.
U. C. Kendrick .....	Cainsville, Ont.
John Collins .....	Burford, Ont.
A. W. Vansickle .....	Onondaga, Ont.
Francis Thomson .....	Cainsville, Ont.
Jacob Messecar .....	Scotland, Ont.
Edward Knight .....	Vanessa, Ont.

*Officers:*

Duncan Miller, President .....	St. George, Ont.
Chas. McIntyre, Vice-President .....	Scotland, Ont.
John H. Campbell, Secretary-Treasurer .....	Brantford, Ont.

*Auditors:*

R. W. Hamilton .....	Cainsville, Ont.
J. A. Smith .....	Brantford, Ont.

Unassessed premium note capital, \$94,397.59.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of cash at head office .....	\$276 18	
Cash in Canadian Bank of Commerce, Brantford .....	10,830 62	
		\$11,106 80
Amount of unpaid fixed payments of 1915 .....		1,138 90
Amount of fixed payments, prior years .....		1,416 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		94,397 59
		\$108,059 61
Total assets .....		\$108,059 61

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$9,630 95
Cash received for fixed payments of 1915 .....	\$11,584 38
"    fixed payments prior years .....	562 55
"    assessments levied prior to 1915 .....	100 00
"    interest during 1915 .....	192 12
 Total receipts .....	 <u>\$12,439 05</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission .....	\$1,102 00
"    taxes .....	24 49
"    rent .....	65 00
"    statutory assessment and license fee .....	47 26
"    printing, stationery and advertising .....	55 48
"    salaries, directors' and auditors' fees .....	1,272 60
"    postage, telephones, telegrams and express .....	167 85
"    all other .....	9 75
 Total expenses of management .....	 <u>\$2,684 43</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	7,110 48
"    re-insurance .....	1,018 31
"    rebate .....	149 98
 Total expenditure .....	 <u>\$10,963 20</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual .....	\$4,653,832 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,301	\$4,723,795 00
Policies new and renewed during 1915 .....	566	1,285,595 00
 Gross number and amount in force during 1915 .....	 2,867	 \$6,009,390 00
Less expired and cancelled during 1915 .....	669	1,355,558 00
 Net risks in force 31st December, 1915 .....	 2,198	 <u>\$4,653,832 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	\$94,397 59
Amount of premium notes received during the year 1915 .....	34,503 27
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1915 .....	11,584 38
Notes for fixed payments or assessments unpaid at 31st December, 1915	1,138 90

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

*Commenced business 30th July, 1880.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

F. Ecker .....	Hannon, Ont.
Joseph J. Fletcher .....	Hannon, Ont.
C. C. Pettit .....	Fruitland, Ont.
D. B. Calbrick .....	Winona, Ont.
Geo. A. Almas .....	Ancaster, Ont.
A. Blaxill .....	Caistor Centre, Ont.
W. B. Switzer .....	Glanford, Ont.
J. M. Stewart .....	Grimsby, Ont.
G. B. Smith .....	Ancaster, Ont.

*Officers:*

Francis Ecker, President .....	Hannon, Ont.
Joseph J. Fletcher, Vice-President .....	Hannon, Ont.
J. F. Felker, Secretary-Treasurer .....	Stoney Creek, Ont.

*Auditors:*

J. H. McNeilly .....	Hamilton, Ont.
A. E. Walker .....	Bartonville, Ont.

Unassessed premium note capital, \$115,645.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate .....	\$400 00
Amount of cash on hand at head office .....	\$299 71
Actual cash in Royal Bank, Stoney Creek .....	14,750 00
	<hr/>
	15,049 71
Amount unpaid of assessments levied during 1915 .....	1,138 02
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	115,645 65
	<hr/>
Total assets .....	\$132,233 38

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$6,760 56
Cash received for assessments which were levied in 1915 .....	\$8,638 47
“ assessments which were levied before 1915 .....	2,325 61
“ interest .....	231 99
“ transfer fees .....	10 50
Total receipts .....	<u>\$11,206 57</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for printing, stationery and advertising .....	\$104 00
“ statutory assessment and license fee .....	33 70
“ salaries, directors' and auditors' fees .....	715 70
“ postage, telephone, telegrams and express .....	65 75
“ taxes .....	4 11
“ other expenses .....	11 00
Total expenses of management .....	<u>\$934 26</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	1,983 16
Total expenditure .....	<u>\$2,917 42</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Three years. <u>\$3,107,475 00</u>
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,527	\$3,215,335 00
Policies new and renewed during 1915 .....	436	925,575 00
Gross number and amount in force during 1915 .....	1,963	\$4,140,910 00
Less expired and cancelled in 1915 .....	535	1,033,435 00
Net risks in force at 31st December, 1915 .....	1,428	<u>\$3,107,475 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of all premium notes, deducting all payments thereon and assessments levied .....	Three-year risks. \$115,645 65
Amount of premium notes received during the year 1915 .....	39,661 81

## LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

*Commenced business 11th August, 1882.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Wm. Hodgson .....	Ilderton, Ont.
Dan. Fraser .....	Ilderton, Ont.
John McLachlin .....	Komoka, Ont.
Freeman G. Hughes .....	Dunfield, Ont.
Peter Mitchell .....	Ilderton, Ont.
H. W. Harris .....	Dunfield, Ont.
A. E. McKay .....	Poplar Hill, Ont.
Alexander Gray .....	Ilderton, Ont.
T. W. Douglas .....	Strathroy, Ont.
John S. Douglas .....	Strathroy, Ont.
John Oliver .....	Dunfield, Ont.
Alex. Wilkie .....	Komoka, Ont.
T. W. Caverhill .....	Ilderton, Ont.
Jos. N. Atkin .....	Strathroy, Ont.
John W. Graham .....	Komoka, Ont.

*Officers:*

Wm. Hodgson, President .....	Ilderton, Ont.
Dan. Fraser, Vice-President .....	Ilderton, Ont.
J. Marsh, Secretary-Treasurer .....	Coldstream, Ont.

*Auditors:*

Jno. McVicar .....	Ilderton, Ont.
John McPherson .....	Ilderton, Ont.

Unassessed premium note capital, \$29,783.34.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value debentures .....	\$5,000 00
Cash on hand at head office .....	\$97 04
Cash in Royal Bank, London .....	2,675 76
	2,772 80
Amount unpaid of fixed payments of prior year (not extended) .....	\$30 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	29,783 31
Total assets .....	\$37,556 14

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$6,171 51	
Cash received as fixed payments of 1915 .....		\$3,291 16
“ fixed payments of prior years .....		33 38
“ interest . . . . .		301 81
“ all other .....		0 60
Total receipts .....		<u>\$3,626 95</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents .....		\$147 50
“ statutory assessment and license fee .....		17 74
“ salaries, directors' and auditors' fees .....		329 00
“ printing, stationery and advertising .....		62 50
“ investigation and adjustment of claims .....		16 00
“ postage, telephone, telegrams and express .....		71 39
“ taxes for 1915 .....		24 00
“ all other .....		9 00
Total expenses of management .....		<u>\$677 13</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		1,219 02
“ rebate . . . . .		129 51
Total expenditure .....		<u>\$2,025 66</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$1,444,018 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	786	\$1,427,428 00
Policies new and renewed during 1915 .....	297	540,830 00
Gross number and amount in force during 1915 .....	1,083	\$1,968,258 00
Less expired and cancelled in 1915 .....	303	524,240 00
Net risks in force 31st December, 1915 .....	780	<u>\$1,444,018 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Three years.

Amount of face of all premium notes held by Company, and legally liable to assessments .....	\$43,150 74
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	29,783 34
Amount of premium notes received during the year 1915 .....	16,224 90
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	3,281 41



## 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 1916.

*Directors:*

Robert L. Smyth .....	Blenheim, Ont.
Angus Gillanders .....	Highgate, Ont.
W. C. Sifton .....	Palmyra, Ont.
Daniel McKay .....	Ridgetown (R.R. 3), Ont.
Donald McCall .....	Blenheim, Ont.
Joel Wootton .....	Thamesville (R.R. 3), Ont.
D. Wilson .....	Ridgetown (R.R. 1), Ont.
W. A. Walters .....	Ridgetown (R.R. 1), Ont.
James Leatherdale .....	Northwood (R.R. 3), Ont.

*Officers:*

Robt. L. Smyth, President .....	Blenheim, Ont.
Angus Gillanders, Vice-President .....	Highgate, Ont.
E. D. Milton, Secretary-Treasurer .....	Ridgetown, Ont.

*Auditors:*

John J. Freel .....	Morpeth, Ont.
Duncan R. McDiarmid .....	Ridgetown, Ont.

Unassessed premium note capital, \$124,932.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of cash on hand at head office .....	\$7 83	
“ cash in Royal Bank, Ridgetown .....	222 84	
		\$230 67
“ unpaid fixed payments for 1915 .....		210 95
“ premium notes in force, after deducting all payments thereon and assessments levied .....		124,932 85
“ office furniture (not extended) .....	\$200 00	
Total assets .....		\$125,374 47

LIABILITIES.—None.

## RECEIPTS.

Cash balance, 31st December, 1914 (not extended) .....	
Cash received for fixed payments of 1915 .....	\$9,402 75
"    fixed payments of prior years .....	157 75
"    interest . . . . .	24 07
"    carpenters' risks .....	38 15
Total receipts .....	<u>\$9,622 72</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for fuel, light and care of hall .....	\$5 50
"    investigation of claims .....	76 05
"    salaries, directors' and auditors' fees .....	676 80
"    statutory assessment and license fees .....	45 74
"    printing, stationery and advertising .....	183 50
"    interest . . . . .	4 50
"    Mutual Fire Underwriters .....	8 00
Total expenses of management .....	<u>\$1,000 09</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	7,467 21
"    rebates . . . . .	148 00
"    repayment of loans .....	776 75
Total expenditure .....	<u>\$9,392 05</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$4,770,825 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,168	\$4,564,075 00
Policies new and renewed during 1915 .....	823	1,827,400 00
Gross number and amount in force during 1915 .....	2,991	\$6,391,475 00
Less expired and cancelled in 1915 .....	807	1,620,650 00
Net risks in force 31st December, 1915 .....	2,184	<u>\$4,770,825 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of premium notes held by the Company and legally liable to assessment .....	\$143,124 75
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	124,932 85
Amount of premium notes received during the year 1915 .....	54,822 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid to 31st December, 1915 .....	3,592 90
Notes for fixed payments or assessments unpaid at 31st December, 1915	62 20

## 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 1916.

*Directors:*

J. C. Dance.....	Kingsmill, Ont.
J. H. Barr.....	Harrietsville, Ont.
S. McDermand .....	Port Burwell, Ont.
H. Rickard .....	Dorchester Station, Ont.
John A. Charlton .....	Springfield, Ont.
A. E. Jackson .....	Mossley, Ont.

*Officers:*

J. C. Dance, President .....	Kingsmill, Ont.
J. H. Barr, Vice-President .....	Harrietsville, Ont.
S. E. Facey, Secretary-Treasurer .....	Harrietsville, Ont.

*Auditors:*

B. R. Barr .....	Mossley, Ont.
W. W. Keddie .....	Belmont, Ont.

Unassessed premium note capital, \$134,067.43.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at head office .....	\$12 91	
Cash deposit in Royal Bank, Ingersoll .....	1,662 43	
“ Royal Bank, Aylmer .....	4,555 48	
“ Royal Bank, Springfield .....	393 94	
“ Bank of Nova Scotia, Harrietsville .....	14,351 34	
“ Bank of Toronto, Dorchester Station, Ont.....	3,615 87	
		\$24,591 97
Amount unpaid of fixed payments, 1915 .....		870 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		134,067 43
Office furniture (not extended) .....	\$210 00	
Total assets .....		\$159,529 40

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$20,766 41
Cash received as fixed payments of 1915 .....	\$10,117 97
“ fixed payments of prior years .....	59 96
“ interest . . . . .	664 21
Total receipts .....	<u>\$10,842 14</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	\$398 30
“ travelling expenses .....	40 00
“ printing, advertising and stationery .....	82 75
“ statutory assessment and license .....	49 51
“ rent . . . . .	2 00
“ salaries, directors' and auditors' fees .....	792 70
“ postage . . . . .	87 88
“ dues Mutual Underwriters' Association .....	7 00
“ law costs .....	6 00
“ other expenses .....	5 00
Total expenses of management .....	<u>\$1,471 14</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior of 1915 .....	40 00
“ losses which occurred during 1915 .....	5,159 08
“ rebates . . . . .	346 36
Total expenditure .....	<u>\$7,016 58</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December 1915.

	Three years.
Mutual . . . . .	\$5,122,295 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,030	\$4,986,280 00
Policies new and renewed during 1915 .....	776	1,932,550 00
Gross number and amount in force during 1915 .....	2,806	\$6,918,830 00
Less expired and cancelled in 1915 .....	787	1,796,535 00
Net risks in force 31st December, 1915 .....	2,019	<u>\$5,122,295 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$153,668 85
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	134,067 43
Amount of premium notes received during the year 1915 .....	57,976 50



## YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

*Commenced buisness 17th October, 1881.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

G. Westlake .....	St. Thomas (R.R. 8), Ont.
Seth W. Zavltz .....	St. Thomas (R.R. 5), Ont.
C. E. Locke .....	St. Thomas (R.R. 8), Ont.
A. E. Buck .....	St. Thomas (R.R. 6), Ont.
W. G. Saunders .....	St. Thomas (R.R. 2).
R. Marlatt .....	Union, Ont.

*Officers:*

G. Westlake, President .....	St. Thomas (R.R. 8), Ont.
Seth W. Zavitz, Vice-President .....	St. Thomas (R.R. 8), Ont.
W. H. Elliott, Secretary-Treasurer .....	New Sarum, Ont.

*Auditors:*

L. R. Cloes .....	New Sarum, Ont.
A. J. Gloin ..	Yarmouth Centre, Ont.

Unassessed premium note capital, \$55,543.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Actual cash on hand at head office .....	\$37 46	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas ....	3,361 45	
		\$3,398 91
Amount of unpaid assessments levied during 1915 .....		129 84
Amount of unpaid assessments levied in prior years .....		4 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		55,543 83
Total assets .....		<u>\$59,077 41</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$3 29
Cash received at taking of application, held by agents (not extended) . . . . .	174 00
“ as fixed payments of 1915 .....	\$1,910 90
“ for assessments levied during 1915 .....	9,484 03
“ for assessments levied in prior years .....	4 31
“ for interest .....	50 12
“ as transfer fees .....	13 50
Total receipts .....	<u>\$11,462 86</u>

## EXPENDITURE.

## Expenses of management:

Cash paid agents at application (not extended) .....	\$174 00
Amount paid for statutory assessment and license .....	\$25 48
“ rent . . . . .	6 00
“ printing, stationery and advertising .....	59 25
“ salaries, directors' and auditors' fees .....	564 25
“ investigation and adjustment of claims .....	42 00
“ postage, telephone, telegrams and express .....	68 30
“ other expenses .....	12 50
Total expenses of management .....	<u>\$777 78</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	7,259 54
“ rebate . . . . .	29 92
Total expenditure .....	<u>\$8,067 24</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less	Two years and over but under three years.	Three years.	Total.
Mutual . . . . .	\$20,100 00	\$21,630 00	\$2,304,001 00	\$2,345,731 00

## CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,075	\$2,294,056 00
Policies new and renewed during 1915 .....	353	781,925 00
Gross number and amount in force during 1915 .....	1,428	\$3,075,981 00
Less expired and cancelled during 1915 .....	373	730,250 00
Net risks in force 31st December, 1915 .....	1,055	<u>\$2,345,731 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	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 ...	\$282 88	\$554 08	\$69,014 91	\$69,851 87
Amount of all premium notes, after deducting all payments thereon and assessments levied	241 08	454 70	54,848 05	55,543 83
Amount of premium notes received during the year 1915...	200 13	308 25	22,622 75	23,131 13
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1915 .....	16 69	23 72	1,870 49	1,910 90

## EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

*Commenced business 16th Sceptember, 1891.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Neil A. Galbraith .....	Appin, Ont.
John G. Lethbridge .....	Glencoe, Ont.
Peter Gardiner .....	Glencoe, Ont.
John T. McLean .....	Melbourne, Ont.
Curtis Gough .....	Walker's, Ont.
Donald Dewar .....	Walker's, Ont.

*Officers:*

Neil A. Galbraith, President .....	Appin, Ont.
John G. Lethbridge, Vice-President .....	Glencoe, Ont.
A. P. McDougald, Secretary-Treasurer .....	Melbourne, Ont.

*Auditors:*

John Mair .....	Melbourne, Ont.
Gilbert Hyndman .....	Melbourne, Ont.

Unassessed premium note capital, \$60,392.05.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of cash on hand at head office .....	\$193 75	
" cash in Royal Bank, Glencoe, Ont. ....	275 16	
" cash in Home Bank, Melbourne, Ont. ....	897 53	
" cash in Merchants Bank, Alvinston, Ont. ....	19 44	
" cash in Royal Bank, Strathroy, Ont. ....	131 71	
" cash in Royal Bank, Appin, Ont. ....	227 23	
" cash in Merchants Bank, Glencoe, Ont. ....	346 85	
		\$2,091 67
" unpaid of fixed payments of 1915 .....		282 58
" prior fixed payments still unpaid (not extended)....	\$497 45	
" unpaid of assessments levied in prior years (not extended). . . . .	26 05	
" premium notes in force, after deducting all payments thereon and assessments levied .....		60,392 05
" office furniture and safe (not extended).....	\$50 00	
Total assets .....		<u>\$62,766 30</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance, 31st December, 1914 (not extended) .....	\$444 20
Cash received from fixed payments of 1915 .....	\$4,392 58
“ fixed payments of prior years .....	176 45
“ assessments levied in prior years .....	10 60
“ interest . . . . .	8 13
“ transfer fees .....	2 00
Total receipts .....	<u>\$4,589 76</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for salaries, directors' and auditors' fees .....	\$354 00
“ investigation of claims .....	33 00
“ printing, stationery and advertising .....	26 60
“ postage, telephone, telegrams and express .....	46 25
“ statutory assessment and license .....	23 98
“ rent . . . . .	6 50
“ travelling expenses .....	29 65
“ other expenses .....	5 00
Total expenses of management .....	<u>\$524 98</u>

## Miscellaneous payments:

Amount paid for losses which occurred prior to 1915 .....	14 50
“ losses which occurred in 1915 .....	2,311 89
“ rebate . . . . .	90 92
Total expenditure .....	<u>\$2,942 29</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .	Three years. \$2,307,685 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,073	\$2,126,200 00
Policies new and renewed during 1915 .....	384	899,975 00
Gross number and amount in force during 1915 .....	1,457	\$3,026,175 00
Less expired and cancelled in 1915 .....	384	718,490 00
Net risks in force 31st December, 1915 .....	1,073	<u>\$2,307,685 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$69,230 55
Amount of all premium notes, after deducting all payments thereon and assessment levied .....	60,392 05
Amount of premium notes received during 1915 .....	26,999 25
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,803 00



## 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 1916.

*Directors:*

J. W. Wallace .....	Waterford (R.R. 3), Ont.
Oscar L. Haviland .....	Wilsonville, Ont.
Safford C. Kitchen .....	Waterford (R.R. 3), Ont.
Jacob Goble .....	Waterford (R.R. 4), Ont.
J. R. Wilson .....	Wilsonville, Ont.
Oscar McMichael .....	Waterford, Ont.
W. E. Hambly .....	Villanova (R.R. 1), Ont.
Elijah Hellyer .....	Villanova (R.R. 1), Ont.
Isaac A. Wilcox .....	Hartford, Ont.

*Officers:*

J. W. Wallace, President .....	Waterford (R.R. 3), Ont.
Oscar L. Haviland .....	Wilsonville, Ont.
James Ross, Secretary-Treasurer .....	Waterford, Ont.

*Auditors:*

F. W. Cline .....	Waterford, Ont.
R. C. McMichael .....	Waterford, Ont.

Unassessed premium note capital, \$48,369.47.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash at head office .....	\$20 00	
Cash in Molsons Bank, Simcoe .....	653 36	
		\$673 36
Amount of premium notes in force, after deducting all payments thereon and assessment levied .....		48,369 47
Amount unpaid of assessment levied during 1915 .....		305 04
Amount of fixed payments of 1915 unpaid .....		125 48
Amount of prior instalments or fixed payments (not extended)...	\$106 76	
Total assets .....		\$49,474 35

## LIABILITIES.

Amount of borrowed money .....	\$3,925 00
Amount of bank overdraft .....	136 54
Total liabilities .....	\$4,061 54

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$376 08
Cash received at taking of applications .....	\$343 00
“ as fixed payments of 1915 .....	4,388 51
“ as fixed payments due in prior years .....	106 76
“ for assessments levied in 1915 .....	5,760 99
“ as interest .....	15 25
“ agents' balances of 1914 received in 1915 .....	105 27
Cash borrowed during 1915 .....	1,425 00
<b>Total receipts .....</b>	<b>\$12,144 78</b>

## EXPENDITURE.

Expenses of management:	
Amount paid to agents in fees .....	\$343 00
“ statutory assessment and license fee .....	23 09
“ travelling expenses, Mutual Underwriters' fees .....	28 00
“ investigation of claims .....	60 40
“ printing, stationery and advertising .....	66 40
“ salaries, directors' and auditors' fees .....	402 95
“ postage, telegrams and express .....	59 87
“ interest .....	320 62
“ premium on guarantee bond .....	5 00
“ rent, telephone and service .....	19 90
<b>Expenses of management .....</b>	<b>\$1,329 23</b>
Miscellaneous payments:	
Amount paid for losses which occurred during 1915 .....	9,338 23
Amount paid for rebate .....	130 04
Repayment of loans .....	1,050 00
<b>Total expenditure .....</b>	<b>\$11,847 50</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$2,069,830 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	920	\$2,026,770 00
Policies new and renewed during 1915 .....	343	782,860 00
Gross number and amount in force during 1915 .....	1,263	\$2,809,630 00
Less expired and cancelled in 1915 .....	353	739,800 00
<b>Net risks in force 31st December, 1915 .....</b>	<b>910</b>	<b>\$2,069,830 00</b>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$63,115 81
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	48,369 47
Amount of premium notes received during the year 1915 .....	23,896 01
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,673 52

## DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

*Commenced business September, 1880.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Jno. McPherson .....	Campbellton, Ont.
John R. Gow .....	Dutton, Ont.
D. Carmichael .....	West Lorne, Ont.
Archibald McColl .....	Rodney, Ont.
D. R. Thomson .....	Iona, Ont.
John McPhail .....	Iona, Ont.

*Officers:*

John McPherson, President .....	Campbellton, Ont.
John R. Gow, Vice-President .....	Dutton, Ont.
W. A. Galbraith, Secretary-Treasurer .....	Iona Station, Ont.

*Auditors:*

J. M. Blue .....	Dutton, Ont.
D. C. McKellar .....	Dutton, Ont.

Unassessed premium note capital, \$103,426.28.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at head office .....	\$65 55
Cash in Molsons Bank, Dutton, Ont. ....	9 84
Cash in Merchants Bank, West Lorne, Ont. ....	29 32
	\$104 71
Amount unpaid of fixed payments of 1915 .....	474 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	103,426 28
Total assets .....	\$104,005 39

## LIABILITIES.

Amount of borrowed money (bank overdraft) .....	\$254 16
	\$254 16

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$197 04	
Amount of cash received for fixed payments of 1915 .....		\$5,479 30
“ “ fixed payments due in prior years .....		341 05
“ “ interest . . . . .		6 97
“ “ borrowed in 1915 .....		254 16
		<u>\$6,081 48</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for investigation of claims .....		\$38 20
“ bonus to agents .....		107 50
“ interest . . . . .		31 35
“ travelling expenses .....		51 55
“ postage, telephones, telegrams and express .....		59 95
“ statutory assessment and license .....		29 50
“ printing, stationery and advertising .....		66 50
“ salaries, directors' and auditors' fees .....		371 00
“ rent . . . . .		9 00
“ other expenses .....		10 00
Total expenses of management .....		<u>\$774 55</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		4,306 67
“ rebate . . . . .		92 59
“ repayment of loans .....		1,000 00
Total expenditure .....		<u>\$6,173 81</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual . . . . .	\$2,913,200 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,328	\$2,744,285 00
Policies new and renewed during 1915 .....	431	984,615 00
Gross number and amount in force during 1915 .....	1,759	\$3,728,900 00
Less expired and cancelled in 1915 .....	440	815,700 00
Net risks in force 31st December, 1915 .....	1,319	<u>\$2,913,200 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$116,528 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	103,426 28
Amount of premium notes received during the year 1915 .....	39,384 60
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	1,935 42
Notes for fixed payments unpaid 31st December, 1915 .....	33 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 1916.

*Directors:*

H. J. French .....	Dresden, Ont.
W. J. Mitton .....	Thamesville, Ont.
Peter G. Morgan .....	Thamesville, Ont.
C. E. Bodkin .....	Thamesville, Ont.
J. W. Simpson .....	Tupperville, Ont.
Harry Lannigan .....	Eberts, Ont.
Robert Forsyth .....	Eberts, Ont.
J. B. Clapp .....	Eberts, Ont.
Walter Holmes .....	Dawn Mills, Ont.

*Officers:*

H. J. French, President .....	Dresden, Ont.
W. J. Mitton, Vice-President .....	Thamesville, Ont.
G. A. Fraser, Secretary-Treasurer .....	Thamesville, Ont.

*Auditors:*

W. J. Bodkin .....	Thamesville, Ont.
J. C. Harris .....	Thamesville, Ont.

Unassessed premium note capital, \$37,560.12.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand in head office .....	\$18 64	
Cash in Merchants Bank, Thamesville, Ont. ....	3,445 76	
		\$3,464 40
Amount of unpaid fixed payments of 1915 .....		125 85
Amount of premium notes, after deducting all payments thereon and assessments levied .....		37,560 12
Total assets .....		<u>\$41,150 37</u>

## LIABILITIES.

Amount of losses adjusted .....	\$25 50
Other .....	2 65
Total liabilities .....	<u>\$28 15</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$2,282 46
Cash received by Company as fixed payments due in 1915 .....	\$2,788 04
Cash received by Company as fixed payments due in prior years .....	148 02
Cash received for interest .....	60 65
Cash received for fees .....	6 00
 Total receipts .....	 <u>\$3,002 71</u>

EXPENDITURE.

Expenses of management:	
Cash paid for statutory assessment and license fee .....	\$14 88
“ salaries, directors’ and auditors’ fees .....	388 00
“ printing, stationery and advertising .....	14 60
“ postage, telephone, telegrams and express .....	33 05
“ travelling expenses .....	1 25
“ investigation and adjustment of claims .....	5 00
“ other expenses of management .....	19 27
 Total expenses of management .....	 <u>\$476 05</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1915 .....	600 00
“ losses which occurred during 1915 .....	680 00
“ rebates . . . . .	64 67
 Total expenditure .....	 <u>\$1,820 72</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$1,420,429 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	615	\$1,106,570 00
Policies new and renewed during 1915 .....	298	626,350 00
 Gross number and amount in force at any time during 1915..	 913	 \$1,732,920 00
Deduct expired and cancelled in 1915 .....	184	312,490 50
 Net risks in force at 31st December, 1915 .....	 729	 <u>\$1,420,429 50</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$42,612 83
Amount of premium notes, after deducting all payments thereon and assessments levied .....	37,560 12
Amount of premium notes received during the year .....	18,790 50
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915 .....	2,788 04
Notes for fixed payments or assessments unpaid at 31st December, 1915...	125 85

## 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 1916.

*Directors:*

Wm. L. Corbett ..... Ailsa Craig (R.R. 3), Ont.  
 John D. Drummond ..... Ailsa Craig (R.R. 3), Ont.  
 Edgar Darling ..... Clandeboye (R.R. 1), Ont.  
 Weston Maguire ..... Clandeboye (R.R. 1), Ont.  
 A. E. Taylor ..... Parkhill (R.R. 3), Ont.  
 Wm. Nichols ..... Parkhill (R.R. 8), Ont.  
 John R. Potter ..... Parkhill (R.R. 8), Ont.  
 J. A. Colwell ..... Parkhill (R.R. 2), Ont.  
 John Robinson ..... Ailsa Craig (R.R. 3), Ont.

*Officers:*

William L. Corbett, President ..... Ailsa Craig (R.R. 3), Ont.  
 J. D. Drummond, Vice-President ..... Ailsa Craig (R.R. 3), Ont.  
 W. T. Amos, Secretary-Treasurer ..... Parkhill (R.R. 8), Ont.

*Auditors:*

George Hindmarsh ..... Ailsa Craig (R.R. 3), Ont.  
 David Robinson ..... Ailsa Craig, Ont.

Unassessed premium note capital, \$15,404.73.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of Trust Company Guaranteed Investment receipts .....	\$4,000 00
Amount of cash at head office .....	\$23 36
Amount of cash deposit at Bank of Commerce, Parkhill .....	1,527 66
	1,551 02
Amount of unpaid fixed assessments of 1915 .....	162 45
Amount of unpaid prior years (not extended).....	\$17 25
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$15,404 73
Less residue of premium notes given by Company for re- insurance .....	95 50
	15,309 23
Amount office furniture (not extended).....	\$162 50
Total assets .....	\$21,022 70

## LIABILITIES.

Amount of unpaid Fire Loss claim .....	\$58 00
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## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$6,943 68
Cash received as fixed payments of 1915 .....	\$1,876 42
"    fixed payments of prior years .....	313 65
"    interest . . . . .	236 89
Total receipts .....	<u>\$2,426 96</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission .....	\$86 50
"    investigation and adjustment of claims .....	68 20
"    statutory assessment and license fee .....	10 75
"    salary, auditors' and directors' fees .....	198 00
"    postage and express .....	20 07
"    printing . . . . .	69 00
Total expenses of management .....	<u>\$452 52</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	1,600 00
"    losses which occurred during 1915 .....	1,530 20
"    re-insurance . . . . .	9 75
"    rebate . . . . .	69 65
"    safe . . . . .	157 50
Total expenditure .....	<u>\$3,819 62</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .	Three years. \$684,655 00
------------------	------------------------------

## Re-insurance.

On mutual system .....	3,900 00
Net risks actually carried by Company at 31st December, 1915 .....	<u>\$680,755 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	441	\$643,625 00
Policies new and renewed during 1915 .....	175	271,850 00
Gross number and amount in force during 1915 .....	616	\$915,475 00
Less expired and cancelled in 1915 .....	170	230,820 00
Net risks in force 31st December, 1915 .....	446	\$684,655 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$20,539 65
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	15,404 73
Amount of premium notes received during the year 1915 .....	8,155 50
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,876 42
Notes for fixed payments unpaid .....	162 45

## Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$117 00
Less payments made thereon .....	21 50
Amount of residue of said premium notes for which the Company is still liable . . . . .	\$95 50



## CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

*Commenced business 3rd June, 1872.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

K. McKenzie .....	Teeswater, Ont.
F. G. Moffat .....	Langside, 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 McRae .....	Teeswater, Ont.
Alex. McKague .....	Teeswater, Ont.

Unassessed premium note capital, \$62,412.46.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Actual cash on hand at head office .....	\$2 15	
Cash in Bank of Hamilton, Teeswater .....	2,762 36	
Cash in Molsons Bank, Teeswater .....	2,978 23	
		\$5,742 74
Amount unpaid of assessments levied during 1915 .....		1,049 75
Amount unpaid of assessments levied during previous years.....	\$122 40	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	62,412 46	
		\$69,204 95
Total assets .....		\$69,204 95

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$3,572 73
Cash received for assessments levied in 1915 .....	\$2,229 15
“ assessments levied in years prior to 1915.....	896 30
“ interest .....	103 57
	\$3,229 02
Total receipts .....	\$3,229 02

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	\$144 00
“ investigation of claims .....	9 00
“ postage, telephone, telegrams and express .....	24 32
“ law costs .....	1 00
“ statutory assessment and license .....	19 39
“ salaries, directors' and auditors' fees .....	302 90
“ printing, stationery and advertising .....	42 10
“ rent and caretaker .....	20 00
“ travelling expenses .....	12 00
“ all other .....	2 00

Total expenses of management ..... \$576 71

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	480 60
“ rebate .....	1 70

Total expenditure ..... \$1,059 01

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$1,720,600 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	840	\$1,611,826 00
Policies new and renewed during 1915 .....	259	602,300 00
Gross number and amount in force during 1915 .....	1,099	\$2,214,126 00
Less expired and cancelled in 1915 .....	251	493,526 00
Net risks in force 31st December, 1915 .....	848	\$1,720,600 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$68,824 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	62,412 46
Amount of premium notes received during the year 1915 .....	24,092 00

## 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 1916.

*Directors:*

S. J. Love .....	Atwood (R.R. 3), Ont.
Thomas E. Shearer .....	Listowel (R.R. 2), Ont.
George Cleland .....	Listowel (R.R. 2), Ont.
James Moffatt .....	Monkton (R.R. 3), Ont.
John S. Cowan .....	Atwood (R.R. 2), Ont.
D. B. Grieve .....	Millbank, Ont.
I. D. Smith .....	Atwood (R.R. 4), Ont.
J. K. Baker .....	Brussels (R.R. 3), Ont.
John Denstedt .....	Gadshill (R.R. 2), Ont.

*Officers:*

S. J. Love, President .....	Atwood (R.R. 3), Ont.
Thomas E. Shearer, Vice-President .....	Listowel (R.R. 2), Ont.
J. R. Hammond, Secretary-Treasurer .....	Atwood, Ont.

*Auditors:*

L. Lucas .....	Atwood (R.R. 3), Ont.
James H. Thomson .....	Henfryn, Ont.

Unassessed premium note capital, \$210,523.91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand, head office .....	\$2 44	
Cash in Bank of Hamilton, Atwood .....	9,824 74	
“ Sterling Bank, Monkton, Ont. ....	1,086 69	
		\$10,913 87
Amount paid of assessment levied during 1915 .....		441 78
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		210,523 91
		\$221,879 56
Total assets .....		\$221,879 56

LIABILITIES.—None.

## RECEIPTS.

Cash at 31st December, 1914 (not extended) .....	\$11,018 83
Cash received for assessments levied during 1915 .....	\$6,283 14
“ assessments levied before 1915 .....	477 55
“ interest . . . . .	268 10
“ refund fire loss claim .....	5 00
Total receipts .....	<u>\$7,033 79</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for investigation of claims .....	\$76 50
“ postage, telephone, telegrams and express .....	64 00
“ statutory assessment and license .....	44 54
“ printing, stationery and advertising .....	64 50
“ salaries, directors' and auditors' fees .....	418 00
“ rent . . . . .	11 00
“ taxes . . . . .	3 95
“ sundries . . . . .	6 50
Total expenses of management .....	<u>\$688 99</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1915 .....	40 85
“ losses which occurred during 1915 .....	6,364 36
“ rebate . . . . .	44 55
Total expenditure .....	<u>\$7,138 75</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual . . . . .	\$4,619,985 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,410	\$4,429,400 00
Policies new and renewed during 1915 .....	448	1,418,625 00
Gross number and amount in force during 1915 .....	1,858	\$5,848,025 00
Less expired and cancelled in 1915 .....	424	1,228,040 00
Net risks in force 31st December, 1915 .....	1,434	<u>\$4,619,985 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face value of all premium notes held by Company and legally liable to assessment .....	\$230,999 25
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	210,523 91
Amount of premium notes received during the year 1915 .....	70,931 25

## 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 1916.

*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, \$346,479.34.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value mortgages .....	\$12,400 00
Actual cash in hand at head office .....	\$258 60
Cash in Merchants Bank of Canada, Walkerton .....	2,000 00
	2,258 60
Amount unpaid of fixed payments of 1915 .....	288 09
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$346,479 34
Less residue of premium notes given for re-insurance.....	2,263 30
	344,216 04
Interest accrued .....	479 54
Total assets .....	\$359,642 27

## LIABILITIES.

Amount of losses supposed or reported .....	\$2,303 98
Total liabilities .....	\$2,303 98



## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$254 24	
Cash received for fixed payments of 1915 .....		\$27,229 42
"    prior years .....		27 44
"    interest . . . . .		743 49
"    borrowed money .....		1,500 00
"    all other sources .....		21 88
"    investment (not extended) .....	\$100 00	
Total receipts .....		<u>\$29,522 23</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for commission .....		\$1,247 50
"    rent . . . . .		25 00
"    statutory assessment and license fee .....		123 85
"    salaries, directors' and auditors' fees .....		2,280 29
"    law costs .....		47 33
"    printing, stationery and advertising .....		270 80
"    postage, telephone, telegrams and express .....		465 86
"    investigation of claims .....		330 85
"    fuel and light .....		25 00
"    travelling expenses .....		9 40
"    taxes . . . . .		21 20
"    interest . . . . .		37 50
Total expenses of management .....		<u>\$4,884 58</u>
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1915 .....		3,358 53
"    losses which occurred during 1915 .....		17,557 36
"    re-insurance . . . . .		118 05
"    rebate . . . . .		168 31
"    repayment of loans .....		1,500 00
"    other expenses .....		31 04
Total expenditure .....		<u>\$27,617 87</u>

## CURRENCY OF RISKS.

## Amount of Policies in force 31st December, 1915.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual . . . . .	\$51,660 00	\$40,725 00	\$10,601,909 00	\$3,752,596 00	\$14,446,890 00
Less re-insurance on Mutual Sys- tem . . . . .	4,500 00		72,925 00		77,425 00
Net risks actually carried by Company at 31st Dec., 1915	<u>\$47,160 00</u>	<u>\$40,725 00</u>	<u>\$10,528,984 00</u>	<u>\$3,752,596 00</u>	<u>\$14,369,465 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	6,901	\$13,315,934 00
Policies new and renewed during 1915 .....	2,495	4,894,677 00
Gross number and amount in force during 1915 .....	9,396	\$18,210,611 00
Less expired and cancelled in 1915 .....	2,112	3,763,721 00
Net risks in force 31st December, 1915 .....	7,284	\$14,446,890 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	\$1,538 00	\$1,139 00	\$300,405 00	\$102,477 00	\$405,559 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	1,385 66	1,002 87	258,443 59	85,647 22	346,479 34
Amount of premium notes received during 1915 .....	1,421 00	541 00	108,392 00	26,032 00	136,386 00
Payments on premium notes of 1915, including all sums credited on said premium notes					
Cash paid up to 31st December, 1915 .....					11,141 78
Agents' balance account .....					27 93

Re-insurance.					
Amount of premium notes given by Company for re-insurance, 1915..	\$145 00	.....	\$2,342 00	.....	\$2,487 00
Less payments made thereon.	13 50	.....	210 20	.....	223 70
<hr/>					
Residue of premium notes for which the Company is still liable .....	\$131 50	.....	\$2,131 80	.....	\$2,263 30

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 1916.

*Directors:*

T. H. O'Neill .....	Walkerton (R.R. 2), Ont.
Archibald C. McCuaig .....	Priceville (R.R. 1), Ont.
Dougald McKinnon .....	Chesley, Ont.
Fred Frook .....	Walkerton (R.R.), Ont.
Wm. Glauser .....	Hanover, Ont.
James H. Hunter .....	Walkerton, Ont.
John Allison .....	Neustadt, Ont.
Conrad Hill .....	Mildmay, Ont.
Robt. Grierson .....	Durham (R.R. 2), Ont.

*Officers:*

T. H. O'Neill, President .....	Walkerton (R.R. 2), Ont.
A. C. McCuaig, Vice-President .....	Priceville (R.R.), Ont.
H. H. Miller, Manager .....	Hanover, Ont.

*Auditors:*

T. H. Wilson .....	Walkerton (R.R. 11), Ont.
Duncan McLean .....	Durham (R.R. 2), Ont.

Unassessed premium note capital, \$122,254.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages .....	\$3,915 00
Cash on hand at head office .....	\$408 28
Amount of cash in Merchants Bank, Hanover, Ont.....	2,519 34
	2,927 62
Amount unpaid, fixed payments, 1915 .....	543 21
" fixed payments prior years (not extended) ..	\$196 06
" premium notes in force, after deducting all payments thereon and assessments levied .....	122,254 36
" interest due and accrued .....	261 76
	Total assets .....
	\$129,901 95

## LIABILITIES.

Losses supposed or reported .....	\$1,244 65
Total liabilities .....	<u>\$1,244 65</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$3,622 82
Cash received for fixed payments of 1915 .....	\$8,362 54
“ for fixed payments due prior year .....	325 45
“ for interest .....	224 34
“ other sources .....	127 75
Total receipts .....	<u>\$9,040 08</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission, business 1915 .....	\$1,403 65
“ investigation and adjustment of claims .....	85 75
“ salaries, directors' and auditors' fees .....	773 90
“ travelling expenses .....	3 00
“ statutory assessment, license fee .....	40 65
“ postage, telephone, telegrams, express and stationery .....	212 53
“ printing and advertising .....	183 10
“ other expenses .....	13 25
Total expenses of management .....	<u>\$2,715 83</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915 .....	6,931 05
“ rebate .....	88 40
Total expenditure .....	<u>\$9,735 28</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$4,404,721 85
Re-insurance .....	2,500 00
Net risks 31st December, 1915 .....	<u>\$4,402,221 85</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amonnt.
Policies in force 31st December, 1914 .....	2,505	\$3,994,153 46
Policies new and renewed during 1915 .....	964	1,609,670 00
Gross number and amount in force during 1915 .....	3,469	\$5,603,823 46
Less expired and cancelled in 1915 .....	819	1,199,101 61
Net risks in force at 31st December, 1915 .....	2,650	\$4,404,721 85

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$154,308 00
Amount of premium notes, after deducting all payments thereon and assessments levied .....	122,254 36
Amount of premium notes received during the year 1915 .....	52,364 00
Payments on the premium notes of 1915, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1915 .....	3,664 49

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 1916.

*Directors:*

James Stewart .....	Dorchester, Ont.
Charles Youngs .....	Embros (R.R. 1), Ont.
Wm. Colyer .....	Ingersoll (R.R. 2), Ont.
James Henderson .....	Thamesford (R.R. 1), Ont.
Jas. H. Davis .....	Belton (R.R. 1), Ont.
Alex. McDonald .....	Embros (R.R. 1), Ont.
Thomas Duffin .....	Thamesford (R.R. 4), Ont.
Geo. A. Munroe .....	Embros (R.R. 4), Ont.
D. M. Cole .....	Lakeside (R.R. 2), Ont.

*Officers:*

James Stewart, President .....	Dorchester, Ont.
Charles Youngs, Vice-President .....	Embros (R.R. 1), Ont.
E. J. Pearson, Secretary .....	Kintore, Ont.
Jas. Patterson, Treasurer .....	Thamesford, Ont.

*Auditors:*

W. W. Day .....	Thamesford, Ont.
L. J. Pelton .....	Thamesford, Ont.

Unassessed premium note capital, \$270,118.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value debentures .....	\$6,025 00
Amount of cash in Royal Bank, Thamesford .....	2,268 03
Amount unpaid of assessments levied in 1915 .....	663 35
Amount unpaid of assessments levied prior to 1915 .....	600 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	270,118 79
Total assets .....	<u>\$279,675 17</u>

LIABILITIES.

Amount of rent of hall .....	\$24 00
Amount of retained balance premium notes .....	92 80
Total liabilities .....	<u>\$116 80</u>



## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$2,614 78
Cash received for application fees .....	\$734 49
"    assessments levied in 1915 .....	10,324 24
"    assessments levied before 1915 .....	765 51
"    interest . . . . .	431 00
"    retained premiums .....	80 84
Total receipts .....	<u>\$12,336 08</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....	\$817 00
"    statutory assessment and license fee .....	58 69
"    printing, advertising, postage, etc. ....	508 07
"    rent . . . . .	38 00
"    salaries, directors' and auditors' fees .....	812 30
"    investigation of claims .....	126 00
"    travelling expenses .....	27 80
"    fee Underwriters' Assn.; expenses of delegates, etc..	35 00
Total expenses of management .....	<u>\$2,422 86</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	49 25
"    losses which occurred during 1915 .....	10,161 50
"    rebate . . . . .	49 22
Cash invested in debentures (not extended) .....	\$6,000 00
Total expenditure .....	<u>\$12,682 83</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$6,316,028 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,365	\$6,014,796 00
Policies new and renewed during 1915 .....	888	2,422,720 00
Gross number and amount in force during 1915 .....	3,253	\$8,437,516 00
Less expired and cancelled in 1915 .....	873	2,121,488 00
Net risks in force 31st December, 1915 .....	2,380	<u>\$6,316,028 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$388,395 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	270,118 79
Amount of premium notes received during the year 1915 .....	110,427 00

## 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 1916.

*Directors:*

George B. Webster.....	St. Mary's, Ont.
Robert Berry.....	St. Mary's, Ont.
Hilson Stanley.....	Granton, Ont.
Thomas H. Driver.....	Science Hill, Ont.
David Paynter.....	St. Mary's, Ont.
James More.....	Kirkton, Ont.
George Hookway .....	Science Hill, Ont.
Duncan McVannel.....	St. Mary's, Ont.
Robert Knowles .....	Granton, Ont.

*Officers:*

George B. Webster, President.....	St. Mary's, Ont.
Robert Berry, Vice-President.....	St. Mary's, Ont.
J. H. Jameson, Secretary-Treasurer.....	St. Mary's, Ont.

*Auditors:*

R. W. Switzer.....	St. Mary's, Ont.
J. J. Bellamy.....	St. Mary's, Ont.

Unassessed premium note capital, \$55,601.15.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at head office .....	\$190 24	
Cash in Molsons Bank, St. Mary's .....	1,491 93	
“ Bank of Montreal, St. Mary's, Ont. ....	1,302 95	
“ Royal Bank, St. Mary's, Ont. ....	3,449 57	
“ Merchants Bank, Granton, Ont. ....	1,398 45	
		\$7,833 14
Amount unpaid of assessments levied before 1915 .....		171 52
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		55,601 15
Total assets .....		\$63,605 81

## LIABILITIES.--None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$6,120 40	
Cash received for assessments levied in 1915 .....		\$2,761 09
“ assessments prior to 1915 .....		148 15
“ interest . . . . .		160 70
		<hr/>
Total receipts .....		<u>\$3,069 94</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for investigation of claims .....		\$19 00
“ statutory assessment and license fee .....		20 37
“ salaries, directors' and auditors' fees .....		200 00
“ printing, stationery and advertising .....		62 25
“ postage, telephone, telegrams and express .....		14 00
“ other expenses .....		49 58
		<hr/>

Total expenses of management ..... \$365 20

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 ..... 992 00

Total expenditure ..... \$1,357 20

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . . Three years.  
\$1,874,500 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	774	\$1,721,950 00
Policies new and renewed during 1915 .....	283	656,865 00
		<hr/>
Gross number and amount in force during 1915 .....	1,057	\$2,378,815 00
Less expired and cancelled in 1915 .....	233	504,315 00
		<hr/>
Net risks in force 31st December, 1915 .....	824	<u>\$1,874,500 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment .....	\$60,893 58
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	55,601 15
Amount of premium notes received during the year 1915 .....	21,340 04
Payments on premium notes of 1915, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1915 .....	2,761 09

## 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 1916.

*Directors:*

Robert Baird..... New Hamburg (R.R. 1), Ont.  
 Thos. E. West..... Woodstock, Ont.  
 Charles D. Brown ..... New Hamburg (R.R. 2), Ont.  
 John Walton ..... Woodstock, Ont.  
 Robert Smith ..... Hickson, Ont.  
 W. A. Beattie ..... Bright (R.R. 4), Ont.  
 Hy. Sippel ..... Bright (R.R. 1), Ont.  
 R. J. Thomas ..... Bright (R.R. 3), Ont.  
 Benjamin Bickell ..... Bright (R.R. 1), Ont.

*Officers:*

Robert Baird, President ..... New Hamburg (R.R. 1), Ont.  
 Thomas E. West, Vice-President ..... Woodstock, Ont.  
 D. R. Stauffer, Secretary-Treasurer ..... Bright (R.R. 2), Ont.

*Auditors:*

L. W. Craig ..... Bright, Ont.  
 E. J. Smart ..... Plattsville, Ont.

Unassessed premium note capital, \$94,349.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Actual cash on hand at head office .....	\$7 49	
Cash on deposit in Standard Bank, Bright, Ont. ....	805 92	
		\$813 41
Amount unpaid of assessments levied in 1915 .....		699 94
Amount of unpaid assessments levied in prior years (not extended) . . . . .	\$77 50	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		94,349 76
Office furniture and safe (not extended) .....	\$40 00	
Total assets .....		<u>\$95,863 11</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$747 04
Cash received at taking of application held by agents .....	\$196 00
Cash received for assessments levied in 1915.....	4,276 12
“ assessments levied prior to 1915 .....	364 19
“ borrowed money .....	600 00
“ transfer fees .....	4 00
Total receipts .....	<u>\$5,440 31</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for printing, stationery and advertising .....	\$18 45
“ postage, telephone, telegrams and express .....	66 95
“ salaries, directors' and auditors' fees .....	699 30
“ rent of rooms and cost of directors' meetings.....	10 00
“ statutory assessment and license fee .....	24 14
“ travelling expenses .....	14 20
“ interest . . . ..	96 65
“ other expenses .....	7 50
“ calendars . . . ..	73 50
Total expenses .....	<u>\$1,010 69</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	2,263 25
“ repayment of loans .....	2,100 00
Total expenditure .....	<u>\$5,373 94</u>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual . . . ..	\$2,191,985 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	724	\$2,143,675 00
Policies new and renewed during 1915 .....	213	659,705 00
Gross number and amount in force during 1915 .....	937	\$2,803,380 00
Less expired and cancelled in 1915 .....	200	611,395 00
Net risks in force 31st December, 1915 .....	737	<u>\$2,191,985 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.



## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$102,917 75
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	94,349 76
Amount of premium notes received during the year 1915 .....	30,763 00

## 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 1916.

*Directors:*

Werner Youngblut .....	Tavistock, Ont.
Edw. Caister .....	Tavistock, Ont.
Leonard Schaefer .....	Tavistock, Ont.
A. H. Goring .....	Woodstock, Ont.
Werner Mogk .....	Tavistock, Ont.
Conrad Wilkes .....	Tavistock, Ont.
R. G. Murray .....	Tavistock, Ont.
John Pletsch .....	Stratford (R.R. 4), Ont.
Jas. McCallum .....	Stratford (R.R. 1), Ont.

*Officers:*

Werner Youngblut, President .....	Tavistock, Ont.
Edw. Caister, Vice-President .....	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer .....	Tavistock, Ont.

*Auditors:*

H. J. Mansz .....	Shakespeare, Ont.
James Smith .....	Shakespeare, Ont.

Unassessed premium note capital, \$190,673.41.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash in Standard Bank, Tavistock .....	\$3,937 69	
Cash in Royal Bank, Stratford .....	743 16	
		\$4,680 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	190,673 41	
Amount unpaid of assessments of 1915 .....	732 36	
Total assets .....		\$196,086 62

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$3,539 87	
Cash received for assessments levied during 1915 .....		\$7,452 64
“ assessments levied prior to 1915 .....		563 45
“ interest . . . . .		68 16
“ borrowed money .....		2,400 00
Total receipts .....		<u>\$10,484 25</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for salaries, directors' and auditors' fees .....		\$348 50
“ statutory assessment and license fee .....		43 02
“ printing, stationery and advertising .....		181 75
“ interest . . . . .		31 20
“ postage, telephone, telegrams and express .....		57 75
“ travelling expenses .....		20 00
“ rent . . . . .		15 00
“ investigation of claims .....		29 20
“ collecting assessment .....		85 00
“ other expenses .....		19 00

Total expenses of management .....

		<u>\$830 42</u>
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## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....		6,112 85
“ repayment of loan .....		2,400 00

Total expenditure .....

		<u>\$9,343 27</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

		Four years.
Mutual . . . . .		\$4,286,220 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,488	\$4,258,820 00
Policies new and renewed during 1915 .....	410	1,186,140 00
Gross number and amount in force during 1915 .....	1,898	\$5,444,960 00
Less expired and cancelled in 1915 .....	439	1,158,540 00
Net risks in force 31st December, 1915 .....	1,459	<u>\$4,286,420 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies In force 31st December, 1915.

Four-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$214,311 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	190,673 41
Amount of premium notes received during the year 1915 .....	59,297 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1915 .....	1,766 72

## 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 1916.

*Directors:*

John Jackson .....	Harriston, Ont.
Hugh W. Edgar .....	Gorrie, Ont.
A. E. Gallaher .....	Wroxeter, Ont.
John A. Bryans .....	Fordwich, Ont.
Alexander McKercher .....	Wroxeter, Ont.
James Kirton .....	Bluevale, Ont.

*Officers:*

John Jackson, President .....	Harriston, Ont.
Hugh W. Edgar, Vice-President .....	Gorrie, Ont.
W. S. McKercher, Secretary-Treasurer .....	Wroxeter, Ont.

*Auditors:*

T. R. Bennett .....	Wingham, Ont.
A. A. Graham .....	Fordwich, Ont.

Unassessed premium note capital, \$517,271.84.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....	\$1,300 00
Cash value, mortgages on real estate .....	3,000 00
Cash value debentures .....	15,000 00
Stock of Wroxeter Rural Telephone Co., Limited .....	100 00
Cash at head office .....	\$1 88
Cash in Standard Bank, Brussels .....	3,526 21
Cash in Royal Bank, Harriston .....	4,174 02
Cash in Bank of Hamilton, Wroxeter .....	2,526 97
	<hr/>
	10,229 08
Amount unpaid of fixed payments of 1915 .....	644 75
Amount unpaid of fixed payments of prior years (not extended) .....	\$227 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	517,271 84
Amount of interest .....	305 11
	<hr/>
Total assets .....	\$547,850 78

## LIABILITIES.

Uncalled capital stock of Wroxeter Rural Telephone Co., Limited .....	\$30 00
Total liabilities .....	<u>\$30 00</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$12,455 78
Cash held by agents for fees or surveys (not extended).....	768 50
Cash received as fixed payments of 1915 .....	\$21,713 09
“ fixed payments of prior years .....	490 10
“ interest .....	1,069 11
“ all other sources .....	55 80
“ from investments (not extended) .....	\$500 00
Total receipts .....	<u>\$23,328 10</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for fuel and light .....	\$41 32
“ to agents for commission .....	1,372 00
“ investigation and adjustment of claims .....	398 40
“ statutory assessment and license .....	105 88
“ printing, stationery and advertising .....	230 52
“ salaries, directors'-and auditors' fees .....	1,534 20
“ postage, telephone, telegrams and express .....	193 65
“ law costs .....	5 00
“ rent .....	2 00
“ travelling expenses .....	54 20
“ taxes (Government and Municipal) .....	49 59
“ other expenses .....	38 20
Expenses of management .....	<u>\$4,024 96</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	17 00
“ losses which occurred during 1915 .....	11,876 12
“ returned premiums .....	347 82
Cash invested (not extended) .....	\$9,788 90
Total expenditure .....	<u>\$16,265 90</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.	Four years.	Total.
Mutual .....	\$369,180 00	\$11,050,697 00	\$11,419,877 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	5,542	\$11,300,782 00
Policies new and renewed during 1915 .....	1,537	3,356,825 00
Gross number and amount in force during 1915 .....	7,079	\$14,657,607 00
Less expired and cancelled in 1915 .....	1,648	3,237,730 00
Net risks in force 31st December, 1915 .....	5,431	\$11,419,877 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$18,459 00	\$552,534 85	\$570,993 85
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	16,243 92	501,027 92	517,271 84
Amount of premium notes received during the year 1915 .....		167,841 25	167,841 25
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st December, 1915 .....		6,578 00	6,578 00
(b) Notes for fixed payments or assessments unpaid at 31st December, 1915 .....		120 80	120 80
Written off .....		14 85	14 85



## 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 1916.

*Directors:*

Wm. Young .....	Mount Brydges, Ont.
D. Campbell .....	Southwold, Ont.
J. Switzer .....	Lambeth, Ont.
Archie Walker .....	Muncey, Ont.
Duncan M. McNeil .....	Strathroy, Ont.
E. Howlett .....	Southwold, Ont.
D. Simon .....	Strathroy, Ont.
Jas. I. Sutherland .....	Mount Brydges, Ont.
R. Sutherland .....	Mount Brydges, Ont.
H. M. Smith .....	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.
E. W. J. Sutherland, Secretary-Treasurer .....	Mount Brydges, Ont.

*Auditors:*

J. H. Matthews .....	Delaware, Ont.
W. Blair .....	Mount Brydges, Ont.

Unassessed premium note capital, \$54,381.54.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount cash at head office .....	\$21 05
“ Union Bank, Mount Brydges .....	1,556 45
“ Union Bank, Melbourne .....	763 96
“ Royal Bank, Strathroy .....	1,471 68
“ Bank British North America, London .....	157 25
“ Home Bank, Delaware .....	63 17
	\$4,033 56
Amount unpaid fixed payments of 1915 .....	78 27
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	54,381 54
Total assets .....	\$58,493 37

## LIABILITIES.

Amount of retained balance premium notes .....	\$109 70
<b>Total liabilities .....</b>	<b>\$109 70</b>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$4,212 62
Cash received at taking of applications:	
Cash received at head office .....	\$166 00
" as fixed payments of 1915 .....	4,757 28
" as fixed payments due in prior years .....	200 46
" as interest .....	158 70
" all other .....	49 37
<b>Total receipts .....</b>	<b>\$5,331 81</b>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents .....	\$166 00
" investigation and adjustment of claims .....	19 00
" statutory assessment and license fee .....	23 34
" interest .....	5 60
" printing, stationery and advertising .....	97 90
" salaries, directors' and auditors' fees .....	502 70
" postage, telephone, telegrams and express .....	69 15
" law costs .....	181 40
" other expenses .....	49 38
<b>Total expenses of management .....</b>	<b>\$4,114 47</b>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1915 .....	211 85
" losses which occurred during 1915 .....	4,060 24
" rebate .....	124 31
<b>Total expenditure .....</b>	<b>\$5,510 87</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Three years. \$2,098,026 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	965	\$2,054,775 00
Policies new and renewed during 1915 .....	332	775,426 00
Gross number and amount in force during 1915 .....	1,297	\$2,830,201 00
Less expired and cancelled in 1915 .....	361	732,175 00
<b>Net risks in force 31st December, 1915 .....</b>	<b>936</b>	<b>\$2,098,026 00</b>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$62,940 78
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	54,381 54
Amount of premium notes received during the year 1915 .....	23,262 78
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,597 71

## 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 1916.

*Directors:*

Wm. Marr ..... Wilton Grove (R.R. 1), Ont.  
 E. Routledge ..... Lambeth, Ont.  
 David Lawson ..... Wilton Grove (R.R. 2), Ont.  
 W. H. Beattie ..... Wilton Grove (R.R. 1), Ont.  
 Duncan McDongal ..... Glanworth (R.R. 2), Ont.  
 Frank Bennett ..... Lambeth (R.R. 3), Ont.

*Officers:*

Wm. Marr, President ..... Wilton Grove (R.R. 1), Ont.  
 E. Routledge, Vice-President ..... Lambeth, Ont.  
 R. S. Nichol, Treasurer ..... Wilton Grove (R.R. 2), Ont.

*Auditors:*

Harry Poole ..... Lambeth, Ont.  
 W. E. Grieve ..... Wilton Grove (R.R. 1), Ont.

Unassessed premium note capital, \$57,703.56.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of debentures .....	\$16,505 79
Cash on deposit to the Company's credit in:	
Head office .....	\$36 72
Royal Bank, Lambeth, Ont. ....	1,605 84
Huron and Erie Loan and Savings Company, London, Ont..	1,076 87
Bank of Toronto, London, Ont. ....	15 13
Molsons Bank, London, Ont. ....	526 43
Imperial Bank, London, Ont. ....	407 73
Home Bank, London, Ont. ....	2,230 33
Bank of British North America, London, Ont. ....	684 94
	<hr/>
	6,583 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	57,703 56
	<hr/>
Total assets .....	<u>\$80,793 34</u>

## LIABILITIES.

Amount due Secretary-Treasurer, salary, 1915 .....	\$325 00
Total liabilities .....	<u>\$325 00</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$20,909 62
Cash received for fixed payments of 1915 .....	\$4,786 69
"    interest .....	1,036 39
Total receipts .....	<u>\$5,823 08</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....	\$200 50
"    statutory assessment and license .....	24 09
"    salaries, directors' and auditors' fees .....	544 00
"    travelling .....	26 00
"    investigation of claims .....	34 00
"    rent .....	12 00
"    printing, stationery and advertising .....	87 83
"    postage, telephones, telegrams and express .....	44 62
"    other expenses .....	67 49
Total expenses of management .....	<u>\$1,040 53</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	2,156 63
"    rebates and returned premiums .....	445 76

Total expenditure .....	<u>\$3,642 92</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Three years. \$2,208,000 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	997	\$2,138,336 00
Policies new and renewed during 1915 .....	396	888,090 00
Gross number and amount in force during 1915 .....	1,393	\$3,026,426 00
Less expired or cancelled in 1915 .....	392	818,426 00
Net risks in force 31st December, 1915 .....	1,001	<u>\$2,208,000 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment.....	\$66,240 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	57,703 56
Amount of premium notes received during the year 1915 .....	26,642 70
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,776 18

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

*Commenced business 30th January, 1882.*

Names and addresses of the Directors and Officers for the year 1916.

George Erwin .....	Simcoe, Ont.
Theo. Cunningham .....	Windham Centre, Ont.
Wilson Porter .....	Port Dover, Ont.
Alfred Roberts .....	Simcoe, Ont.
A. R. Reid .....	Lynedoch, Ont.
Nelson Clement .....	Vanessa, Ont.
J. S. Benn .....	Courtland, Ont.
William A. Bowyer .....	Simcoe, Ont.
S. N. Palmerton .....	Walsh, Ont.
James H. Smith .....	Simcoe, Ont.
William Kelly .....	Glen Meyer, Ont.
Eugene Hazen .....	Walsingham Centre, Ont.

*Officers:*

George Erwin, President .....	Tyrrell, Ont.
Theo. Cunningham, Vice-President .....	Windham Centre, Ont.
N. Stanley Boughner, Secretary-Treasurer .....	Simcoe, Ont.

*Auditors:*

Andrew McKnight .....	Simcoe, Ont.
Frank Shearer .....	Vittoria, Ont.

Unassessed premium note capital, \$75,577.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office .....	\$126 06	
Cash in Molsons Bank, Simcoe .....	50 61	
		\$176 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		75,577 20
Amount unpaid of fixed payments of 1915 .....		159 09
Total assets .....		\$75,912 96

LIABILITIES.

Amount of borrowed money .....	\$5,100 00
Amount due directors .....	264 15
Total liabilities .....	\$5,364 15



## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$63 85
Cash received as fixed payments of 1915 .....	\$7,055 25
“ fixed payments of prior years .....	91 82
“ borrowed money .....	9,800 00
“ all other sources .....	65 20
Total receipts .....	<u>\$17,012 27</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for law costs .....	\$20 50
“ agents' commission .....	1,157 60
“ printing, stationery and advertising .....	100 20
“ statutory assessment and license .....	24 84
“ taxes .....	15 11
“ salaries, directors' and auditors' fees .....	643 06
“ travelling expenses .....	12 50
“ rent .....	101 00
“ postage, telephone, telegrams and express .....	76 23
“ fuel and light .....	10 50
“ interest .....	393 00
“ other expenses .....	16 15
Total expenses of management .....	<u>\$2,570 69</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	5 335 69
“ for rebate .....	68 07
“ in repayment of loan .....	8,925 00
Total expenditure .....	<u>\$16,899 45</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Four years. \$2,277,635 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,589	\$2,222,435 00
Policies new and renewed during 1915 .....	409	680,230 00
Gross number and amount in force during 1915 .....	1,998	\$2,902,665 00
Less expired and cancelled in 1915 .....	432	625,030 00
Net risks in force 31st December, 1915 .....	<u>1,566</u>	<u>\$2,277,635 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$91,420 00
Amount of all premium notes, after deducting all payments made thereon and assessments levied .....	75,577 20
Amount of premium notes received during the year 1915.....	27,209 20
Payment on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	2,092 70

## 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 1916.

*Directors:*

J. B. McLean.....	Seaforth, Ont.
James Connolly.....	Goderich, Ont.
Wm. Rinn.....	Seaforth (R.R. 2), Ont.
Malcolm McEwen.....	Clinton, Ont.
D. F. McGregor.....	Seaforth, Ont.
James Evans.....	Beechwood, Ont.
John G. Grieve.....	Winthrop, Ont.
Robert Ferris.....	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:*

John Govenlock.....	Seaforth, Ont.
A. G. Smellie .....	Seaforth, Ont.

Unassessed premium note capital, \$145,370.00.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Cash at head office .....	\$47 33	
Cash in Canadian Bank of Commerce, Seaforth .....	4,790 81	
		\$4,838 14
Amount unpaid of fixed payments of 1915 .....		1,077 90
Amount unpaid of prior years (not extended) .....	\$70 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		145,370 00
Amount of office furniture and safe (not extended).....	\$200 00	
		<hr/>
Total assets .....		\$151,286 04

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$4,067 95	
Cash received for fixed payments of 1915 .....		\$7,149 70
“ fixed payments of prior years .....		320 40
“ interest .....		77 36
		<hr/>
Total receipts .....		\$7,547 46

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commissions .....	\$386 65
“ postage, telephone, telegrams and express.....	133 00
“ rent . . . . .	12 00
“ investigation of claims .....	105 70
“ statutory assessment and license .....	40 86
“ printing, stationery and advertising .....	115 68
“ salaries, officers' and directors' fees .....	796 90
“ other expenses .....	8 03
<b>Total expenses of management .....</b>	<b>\$1,598 82</b>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....	4,960 65
“ rebate . . . . .	217 80
<b>Total expenditure .....</b>	<b>\$6,777 27</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual . . . . .	\$4,197,170 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,011	\$4,016,860 00
Policies new and renewed during 1915 .....	564	1,243,410 00
Gross number and amount in force during 1915 .....	2,575	\$5,260,270 00
Less expired and cancelled in 1915 .....	564	1,063,100 00
<b>Net risks in force 31st December, 1915 .....</b>	<b>2,011</b>	<b>\$4,197,170 00</b>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment . . . . .	\$169,481 20
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	145,370 00
Amount of premium notes received during the year 1915 .....	49,602 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1915 .....	7,145 70
Amount of fixed payments unpaid .....	1,097 90

## 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 1916.

*Directors:*

Robert Norris .....	Staffa, Ont.
T. Ryan .....	Dublin, Ont.
J. L. Russell .....	Russeldale, Ont.
Wm. Ray .....	Mitchell, Ont.
Wm. Brock .....	Granton, Ont.
John T. Allison .....	Exeter (R.R. 3), Ont.

*Officers:*

Robert Norris, President .....	Staffa, Ont.
Thos. Ryan, Vice-President .....	Dublin, Ont.
Wm. A. Turnbull, Secretary-Treasurer .....	Kirkton (R.R. 1), Ont.

*Auditors:*

John Kay .....	Cromarty, Ont.
J. S. Ballantyne .....	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$144,020.65.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Cash value of mortgages .....	\$8,000 00
Cash on hand at head office .....	\$97 19
Cash in Bank of Commerce, Exeter .....	\$,141 68
	<hr/>
	\$,238 87
Amount of unpaid assessments levied during 1915 .....	196 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	144,020 65
Interest accrued .....	310 00
	<hr/>
Total assets .....	\$160,765 72
	<hr/>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$8,703 24
Cash received for assessments levied in 1915 .....	\$7,757 45
“ assessments levied before 1915 .....	161 35
“ interest . . . ..	620 55
“ other sources .....	2 00
<b>Total receipts .....</b>	<b>\$8,541.35</b>

## EXPENDITURE.

## Expenses of management:

Cash paid for travelling expenses .....	\$45 15
“ investigation and adjustment of claims .....	88 00
“ statutory assessment and license .....	51 94
“ salaries, directors' and auditors' fees .....	738 39
“ printing, stationery and advertising .....	85 50
“ postage, telephones, telegrams and express .....	102 54
“ rent . . . ..	30 00
“ legal and court costs .....	1 00
<b>Total expenses of management .....</b>	<b>\$1,142 52</b>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	12 00
“ losses which occurred during 1915 .....	7,846 95
“ rebate . . . ..	4 25

**Total expenditure .....** **\$9,005 72**

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual . . . ..	\$5,484,130 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,310	\$5,258,050 00
Policies new and renewed during 1915 .....	600	1,421,195 00
Gross number and amount in force during 1915 .....	2,910	\$6,679,245 00
Less expired or cancelled in 1915 .....	554	1,195,115 00
<b>Net risks in force 31st December, 1915 .....</b>	<b>2,356</b>	<b>\$5,484,130 00</b>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes legally liable to assessment.....	\$162,804 35
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	144,020 65
Amount of premium notes received during the year 1915 .....	42,238 43
Payment on premium notes of 1915, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1915 .....	7,757 45
Amount of notes for fixed payments or assessments unpaid at 31st December, 1915 .....	196 20



## 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 1916.

*Directors:*

Wm. P. Reed .....	Lucknow (R.R. 7), Ont.
Alexander Nicholson .....	Lucknow, Ont.
George Stuart .....	Lucknow (R.R. 2), Ont.
John A. McKenzie .....	Kincardine, Ont.
Timothy Griffin' .....	Kintail, Ont.
James Girvin .....	Nile, Ont.
Matthew Lockhart .....	Auburn, Ont.
John Cox .....	Bayfield, Ont.
Robert McIlwain .....	Nile, Ont.

*Officers:*

Wm. P. Reed, President .....	Lucknow (R.R. 7), Ont.
Alex. Nicholson, Vice-President .....	Lucknow, 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, \$188,884.95.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Actual cash on hand at head office .....	\$54 72	
Actual cash in Sterling Bank, Dungannon .....	7,769 43	
		\$7,824 15
Amount unpaid of fixed payments of 1915 .....		357 00
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		188,884 95
Total assets .....		\$197,066 10

## LIABILITIES.

Amount of loans supposed or reported .....	\$700 00
Total .....	\$700 00

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$7,706 60
Cash received for fixed payments of 1915 .....	\$10,575 65
“ fixed payments due in prior years .....	91 90
“ interest .....	240 22
“ retained premiums out of losses .....	13 05
“ all other .....	4 50
Total receipts .....	<u>\$10,925 32</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for commission .....	\$354 00
“ rent .....	30 00
“ statutory assessment and license .....	51 18
“ printing, stationery and advertising .....	46 75
“ salaries, directors' and auditors' fees .....	938 00
“ postage, telephone, telegrams and express .....	148 81
“ travelling expenses .....	98 30
“ investigation of claims .....	112 50
“ all other .....	7 00
Total expenses of management .....	<u>\$1,786 54</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1915 .....	304 25
“ losses which occurred during 1915 .....	8,519 08
“ rebate .....	197 90
Total expenditure .....	<u>\$10,807 77</u>

## CURRENCY OF RISKS.

	Four years.
Mutual .....	\$5,381,100 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,716	\$5,173,755 00
Policies new and renewed during 1915 .....	736	1,394,525 00
Gross number and amount in force during 1915 .....	3,452	\$6,568,280 00
Less expired and cancelled in 1915 .....	677	1,187,180 00
Net risks in force 31st December, 1915 .....	2,775	<u>\$5,381,100 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Four-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$215,244 00
Amount of premium notes, after deducting all payments thereon and assessments levied . . . . .	188,884 95
Amount of premium notes received during the year 1915 . . . . .	55,781 00

## 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 1916.

*Directors:*

Adelbert Jamieson .....	Wellandport, Ont.
Elijah Durham .....	Smithville, Ont.
C. M. Honsburger .....	Jordan Station, Ont.
A. G. Pettit .....	Grimsby, Ont.
Isaac Jarvis .....	Beamsville, Ont.
W. A. Griffis .....	St. Catharines, Ont.

*Officers:*

Adelbert Jamieson, President .....	Wellandport, Ont.
Elijah Durham, Vice-President .....	Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer .....	Beamsville, Ont.

*Auditors:*

Robert Cruikshank .....	Beamsville, Ont.
J. D. Albright .....	Beamsville, Ont.

Unassessed premium note capital, \$70,852.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash at head office .....	\$114 30	
Cash in Bank of Hamilton, Beamsville .....	700 42	
		\$814 72
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		70,852 27
Amount of unpaid assessments which were levied prior to 1915.....		125 86
Total assets .....		<u>\$71,792 85</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$1,164 86	
Cash received as fixed payments due in 1915 .....		\$3,707 64
“ due in prior years .....		39 94
“ interest during 1915 .....		18 50
“ assignment fee .....		1 00
Total receipts .....		<u>\$3,767 08</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' fees .....	\$27 10
“ statutory assessment and license fee .....	23 10
“ salaries, directors' and auditors' fees .....	425 20
“ rent . . . . .	21 00
“ printing and stationery .....	12 25
“ investigation of claims .....	7 00
“ postage, telephone, telegrams and express .....	75 35
“ travelling expenses .....	4 75
Total expenses of management .....	\$595 75

## Miscellaneous payments:

Cash paid for losses which occurred in 1915 .....	3,487 00
“ rebates . . . . .	34 47
Total expenditure .....	\$4,117 23

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .	Three years. \$2,163,110 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,065	\$2,027,402 00
Policies new and renewed during 1915 .....	376	718,605 00
Gross number and amount in force during 1915 .....	1,441	\$2,746,007 00
Less expired and cancelled in 1915 .....	348	582,897 00
Net risks in force 31st December, 1915 .....	1,093	\$2,163,110 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by the Company, and legally liable to assessment .....	Three years. \$77,745 34
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	70,852 27
Amount of premium notes received during the year 1915 .....	25,953 00
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	3,707 64
Notes for fixed payments unpaid at 31st December, 1915 .....	125 86

## 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 1916.

*Directors:*

Jno. Bell .....	Glanford Station, Ont.
Whitfield Teasdale .....	Cayuga (R.R. 1), Ont.
Wm. A. Johnston .....	York (R.R. 1), Ont.
E. R. Asher .....	Caistor Centre, Ont.
Thomas Howden .....	Caledonia (R.R. 2), Ont.
James G. Lindsay .....	Caledonia, Ont.

*Officers:*

John Bell, President .....	Glanford Station, Ont.
Whitfield Teasdale, Vice-President .....	Cayuga (R.R. 1), Ont.
N. Simenton, Secretary-Treasurer .....	Blackheath, Ont.

*Auditors:*

John Thompson .....	York, Ont.
Daniel Dils .....	York, Ont.

Unassessed premium note capital, \$74,277.48.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand, head office .....	\$108 38
Cash in Standard Bank, Caledonia .....	838 81
Cash in Union Bank, Canfield .....	3,559 80
	\$4,506 99
Amount of unpaid assessments of 1915 .....	48 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	74,277 48
Total assets .....	\$78,833 16

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$1,972 70
Cash received for assessments prior to 1915 .....	\$7,732 09
“ interest .....	120 97
“ transfer fees .....	5 00
Total receipts .....	\$7,858 06

## EXPENDITURE.

## Expenses of management:

Amount paid to agents in fees (not extended) .....	\$454 00	
Amount paid for travelling expenses .....		\$5 00
“ statutory assessment and license .....		27 92
“ rent .....		15 00
“ printing, stationery and advertising .....		49 15
“ salaries, directors' and auditors' fees .....		540 49
“ postage, telephone, telegrams and express .....		70 00
“ other expenses .....		5 00
Total expenses of management .....		\$712 47

## Miscellaneous payments:

Amount paid for losses which occurred prior to 1915 .....		5 65
“ losses which occurred during 1915 .....		4,597 70
“ rebate .....		7 95
Total expenditure .....		\$5,323 77

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$2,687,638 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,187	\$2,567,998 00
Policies new and renewed during 1915 .....	454	1,059,045 00
Gross number and amount in force during 1915 .....	1,641	\$3,627,043 00
Less expired and cancelled in 1915 .....	447	939,405 00
Net risks in force 31st December, 1915 .....	1,194	\$2,687,638 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$81,677 85
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	74,277 48
Amount of premium notes received during the year 1915 .....	32,229 96
Amount of payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	873 86



## 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 1916.

*Directors:*

R. J. Catherwood ..... Hagersville, Ont.  
 J. N. Howard ..... Hagersville, Ont.  
 Robert Miller ..... Jarvis, Ont.  
 R. W. Parkinson ..... Hagersville (R.R. No. 5), Ont.  
 George Harrison ..... Jarvis, Ont.  
 E. B. McDonald ..... Jarvis, Ont.  
 James Martin ..... Selkirk, Ont.  
 W. J. Bigger ..... Jarvis (R.R. No. 4), Ont.  
 J. B. McKenzie ..... Nanticoke, Ont.

*Officers:*

R. J. Catherwood, President ..... Hagersville, Ont.  
 J. N. Howard, 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, \$79,492.29.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of real estate .....		\$2,500 00
Cash at head office .....	\$104 66	
Cash in Bank of Hamilton, Jarvis .....	596 20	
		<hr/>
		700 86
Cash in agents' hands .....		61 26
Amount unpaid of fixed payments of 1915 .....		295 91
Amount unpaid of fixed payments of prior years (not extended) ..	\$198 49	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		79,492 29
Office furniture and safe .....	\$150 00	
		<hr/>
Total assets .....		<u>\$83,050 32</u>

## LIABILITIES.

Amount of debentures, promissory notes or drafts .....	\$2,000 00
Amount of accrued interest .....	18 30
Total .....	<u>\$2,018 30</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$264 99
Cash received at taking of application:	
Held by agents for fees (not extended).....	\$210 00
Received at head office .....	\$105 00
Cash received as fixed payments of 1915 .....	4,286 68
" as fixed payments due in prior years .....	567 87
" for interest .....	3 55
" borrowed during 1915 .....	2,000 00
" rent from office building .....	73 00
" other .....	10 50
Total receipts .....	<u>\$7,046 60</u>

## EXPENDITURE.

Expenses of management:	
Amount paid to agents in fees (not extended).....	\$210 00
" for rent and taxes .....	\$52 93
" investigation and adjustment of claims .....	42 00
" statutory assessment and license .....	24 54
" travelling expenses .....	25 00
" insurance .....	18 80
" printing, stationery and advertising .....	16 25
" salaries, directors' and auditors' fees .....	684 00
" postage, telephone, telegrams and express.....	55 00
" fuel and light .....	42 95
Total expenses of management .....	<u>\$961 47</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1915 .....	398 30
" losses which occurred during 1915 .....	5,157 96
" rebate .....	93 00
Total expenditure .....	<u>\$6,610 73</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Four years. \$2,292,538 00
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## MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1914 .....	869	\$2,188,786 00
Policies new and renewed during 1915 .....	206	586,950 00
	<hr/>	<hr/>
Gross number and amount in force during 1915 .....	1,075	\$2,775,736 00
Less expired and cancelled in 1915 .....	230	483,198 00
	<hr/>	<hr/>
Net risks in force 31st December, 1915 .....	845	\$2,292,538 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$92,874 82
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	79,492 29
Amount of premium notes received during the year 1915 .....	23,817 55
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,129 66
Notes for fixed payments or assessments unpaid at 31st December, 1915 . . . . .	61 26

## ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

*Commenced business 27th March, 1875.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

James Downey .....	Caledonia (R.R. 3), Ont.
Allan Anderson .....	Caledonia (R.R. 3), Ont.
Peter Kinnear .....	De Cewsville, Ont.
Geo. Ferguson .....	Cayuga (R.R. 4), Ont.
W. S. Dunnet .....	Lythmore.
R. E. King .....	Cayuga (R.R. 4), Ont.

*Officers:*

James Downey, President .....	Caledonia (R.R. 3), Ont.
Allan Anderson, Vice-President .....	Caledonia (R.R. 3), Ont.
M. C. Senn, Secretary-Treasurer .....	Caledonia (R.R. 3), Ont.

*Auditors:*

Gordon Lang .....	Hagersville (R.R. 3), Ont.
Alex. Dunnet .....	Hagersville (R.R. 3), Ont.

Unassessed premium note capital, \$23,622.50.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at head office .....	\$0 23
Cash on hand at Standard Bank, Caledonia, Ont. ....	745 89
Cash on hand at Bank of Hamilton, Hagersville, Ont. ....	251 93
	\$998 05
Amount of unpaid assessments levied during 1915 .....	5 28
Amount of unpaid assessments levied prior to 1915 .....	8 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	23,622 50
Total assets .....	\$24,634 53

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$659 72	
Cash received for assessment levied in 1915 .....		\$2,885 68
“ assessment levied prior to 1915 .....		24 25
“ interest . . . . .		14 70
“ transfers . . . . .		1 00
“ borrowed money .....		1,978 95
Total receipts .....		<u>\$4,904 58</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for statutory assessment and license fee .....		\$13 29
“ printing, stationery and advertising .....		58 00
“ salaries, directors' and auditors' fees .....		232 30
“ postage, telephone, telegrams and express .....		19 56
“ interest . . . . .		21 05
“ travelling expenses .....		10 00
“ dues, Underwriters' Association .....		3 00
		<u>\$357 20</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....		2,219 33
“ rebate . . . . .		10 77
“ repayment of loans .....		1,978 95
Total expenditure .....		<u>\$4,566 25</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$951,058 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	371	\$928,538 00
Policies new and renewed during 1915 .....	134	364,853 00
Gross number and amount in force during 1915 .....	505	\$1,293,391 00
Less expired and cancelled in 1915 .....	133	342,333 00
Net risks in force 31st December, 1915 .....	372	<u>\$951,058 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$28,931 83
Amount of all premium notes, after deducting all payments thereon and assessment levied .....	23,622 50
Amount of premium notes received during the year 1915 .....	11,119 34
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	2,885 68
Notes for fixed payments or assessments unpaid 31st December, 1915..	5 28

## 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 1916.

*Directors:*

John W. Kingston .....	Watford, Ont.
James Smith .....	Mooretown, Ont.
Guilford Butler .....	Croton, Ont.
James Armstrong .....	Alvinston, Ont.
A. G. Minielly .....	Wyoming, Ont.
Thos. Lithgow .....	Thedford, Ont.

*Officers:*

John W. Kingston, President .....	Watford, Ont.
James Smith, Vice-President .....	Mooretown, Ont.
W. G. Willoughby, Secretary-Treasurer .....	Watford, Ont.

*Auditors:*

Alex. Jamieson .....	Forest, Ont.
P. J. McEwen .....	Wyoming, Ont.

Unassessed premium note capital, \$108,500.52.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value of debentures .....	\$25,567 14
Cash on hand, head office .....	\$147 14
Cash in Industrial Mortgage and Savings Co., Sarnia .....	7,852 55
Cash in Merchants Bank, Watford .....	12,555 80
	<hr/>
	20,555 49
Amount of short-date notes or due bills, less than one year overdue.....	1,965 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	108,500 52
Office furniture (not extended) .....	\$150 00
	<hr/>
Total assets .....	\$156,589 10

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$18,411 82	
Cash received as fixed payments of 1915 .....		\$19,403 37
“ fixed payments of prior years .....		2,391 95
“ interest . . . . .		1,660 68
“ gas engine permits .....		58 55
“ re-insurance on losses .....		20 00
“ other receipts .....		2 00
“ from matured debenture (not extended).....	\$3,818 12	.
Total receipts .....		<u>\$23,536 55</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents .....		\$2,770 25
“ statutory assessment and license fee .....		77 92
“ printing, stationery and advertising .....		202 24
“ salaries, directors' and auditors' fees .....		1,340 00
“ postage, telephone, telegrams and express .....		238 23
“ travelling expenses .....		26 00
“ rent . . . . .		7 00
“ investigation and adjustment of claims .....		78 85
“ booklet (annual report) .....		50 65
“ dues, Mutual Underwriters' Association .....		10 00
“ law costs .....		10 00
Total expenses of management .....		<u>\$4,811 14</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		8,828 02
“ re-insurance . . . . .		168 08
“ rebates . . . . .		903 76
“ investments (not extended) .....	\$105 00	
Total expenditures .....		<u>\$14,711 00</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual . . . . .		\$8,666,236 00
Less re-insurance, Cash System .....		18,750 00
Amount actually carried by Company at 31st December, 1915 .....		<u>\$8,647,486 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	4,617	\$8,168,336 00
Policies new and renewed during 1915 .....	1,584	2,955,180 00
Gross number and amount in force during 1915 .....	6,201	\$11,123,516 00
Less expired and cancelled in 1915 .....	1,516	2,457,280 00
Net risks in force 31st December, 1915 .....	4,685	<u>\$8,666,236 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$173,501 23
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	108,500 52
Amount of premium notes received during the year 1915 .....	59,092 60
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	19,403 37
Notes for fixed payments unpaid 31st December, 1915 .....	1,965 95

## 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 1916.

*Directors:*

W. C. Hodgins .....	Denfield (R.R. No. 4), Ont.
T. N. Talbot .....	Ettrick (R.R. No. 1), Ont.
H. McGuffin .....	London (R.R. No. 5), Ont.
R. S. Douglas .....	Ilderton (R.R. No. 2), Ont.
B. C. Brooks .....	London (R.R. No. 7), Ont.
T. Ramsay .....	Hyde Park, Ont.
C. J. Hardy .....	Thorndale, Ont.
H. Needham .....	Ilderton (R.R. No. 4), Ont.
R. T. Shoebottom .....	Ettrick (R.R. No. 1), Ont.

*Officers:*

W. C. Hodgins, President .....	Denfield (R.R. No. 4), Ont.
T. N. Talbot, Vice-President .....	Ettrick (R.R. No. 1), Ont.
Edward Dann, Secretary-Treasurer and Manager ...	London, Ont.

*Auditors:*

James Smibert .....	Ettrick, Ont.
J. E. Johnston .....	Ettrick, Ont.

Unassessed premium note capital, \$67,311.99.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Loan Company's debentures .....	\$15,000 00
Cash in Royal Bank, London .....	2,621 25
Amount unpaid of fixed payments of 1915 .....	290 76
Fixed payments, prior years (not extended) .....	\$56 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	67,311 99
Amount of interest due and accrued .....	99 57
Office furniture and safe (not extended) .....	\$29 75
Total assets .....	<u>\$85,323 57</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$4,067 99	
Cash received for fixed payments of 1915 .....		\$5,465 09
“ fixed payments of prior years .....		238 20
“ interest . . . . .		604 44
“ for investment (not extended) .....	\$5,000 00	
Total receipts .....		<u>\$6,307 73</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....		\$487 00
“ janitor . . . . .		12 00
“ investigation of claims .....		20 00
“ statutory assessments and license .....		28 26
“ printing, stationery and advertising .....		71 35
“ salaries, directors' and auditors' fees .....		422 50
“ postage, telephone, telegraph and express .....		41 16
“ travelling expenses, Underwriters' Association fees..		26 60
Total expenses of management .....		<u>\$1,108 87</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....		1,450 80
“ rebate . . . . .		194 80
Total expenditure .....		<u>\$2,754 47</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$2,678,619 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amonnt.
Policies in force 31st December, 1914 .....	1,425	\$2,606,160 00
Policies new and renewed during 1915 .....	487	956,247 00
Gross number and amount in force during 1915 .....	1,912	\$3,562,407 00
Less expired and cancelled in 1915 .....	477	883,788 00
Net risks in force 31st December, 1915 .....	1,435	<u>\$2,678,619 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$80,507 31
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	67,311 99
Amount of premium notes received during the year 1915 .....	28,730 91
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	5,465 09
Notes for fixed payments or assessments unpaid at 31st December, 1915	290 76

## FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

*Commenced business 22nd May, 1880.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

E. G. Kuntz .....	Formosa, Ont.
Jno. F. Waechter .....	Walkerton (R.R. 3), Ont.
Andrew Schmidt .....	Mildmay (R.R. 1), Ont.
Alex. Robertson .....	Paisley (R.R. 1), Ont.
Thomas Ingles .....	Clifford (R.R. 1), Ont.
A. Lang .....	Chepstow, Ont.

*Officers:*

Edward G. Kuntz, President .....	Formosa, Ont.
Jno. F. Waechter, Vice-President .....	Walkerton (R.R. 3), Ont.
B. Beingessner, Secretary .....	Formosa, Ont.
Ambrose Zettel, Treasurer .....	Formosa, Ont.

*Auditors:*

Michael M. Schurter .....	Chepstow, Ont.
Jno. T. Rettinger .....	Formosa (R.R. 1), Ont.

Unassessed premium note capital, \$228,929.35.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of deposit, Merchants Bank, Mildmay .....	\$517 83	
“ Canadian Bank of Commerce, Walkerton...	788 96	
“ Molsons Bank, Formosa .....	4,530 75	
“ Royal Bank, Cargill .....	780 86	
		\$6,618 40
Cash in agents' hands .....		315 06
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied, 1915 .....	\$228,929 35	
Less residue of premium notes given by the Company for re-insurance . . . . .	1,549 84	
		227,379 51
Amount unpaid fixed payments of prior year.....		145 04
Total assets .....		<u>\$234,458 01</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$6,874 58	
Cash received for fixed payments of 1915 .....		\$8,882 43
“ fixed payments due in prior years .....		363 56
“ agents' balances .....		408 31
“ re-insurance on losses .....		20 00
“ interest . . . . .		231 94
Total receipts .....		<u>\$9,906 24</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....		\$516 36
“ statutory assessment and license .....		76 10
“ law costs .....		31 18
“ salaries, directors' and auditors' fees .....		799 49
“ travelling expenses .....		18 00
“ postage, telephone, telegrams and express .....		193 22
“ printing, stationery and advertising .....		141 40
“ investigation of claims .....		268 45
“ taxes . . . . .		5 20
“ rent . . . . .		25 00
“ other expenses, Underwriters' Association .....		10 00
Total expenses of management .....		<u>\$2,084 40</u>

## Miscellaneous payments:

Amount paid for losses which occurred in 1915 .....		7,851 85
“ re-insurance . . . . .		84 67
“ rebate . . . . .		141 50

Total expenditure .....

		<u>\$10,162 42</u>
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## CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1915.

Three-year risks.

Mutual . . . . . \$7,701,843 00

## Re-insurance.

Mutual System .....

		<u>51,547 00</u>
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Net risks carried by Company at 31st December, 1915 .....

		<u>\$7,650,296 00</u>
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	3,863	\$7,965,242 00
Policies new and renewed during 1915 .....	1,209	2,506,075 00
Gross number and amount in force during 1915 .....	5,072	\$10,471,317 00
Less expired and cancelled in 1915 .....	1,408	2,769,474 00
Net risks in force 31st December, 1915 .....	3,664	<u>\$7,701,843 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$258,840 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	228,929 35
Amount of premium notes received during the year 1915 .....	82,981 00
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	3,967 29
Notes for fixed payments or assessments unpaid at 31st December, 1915	315 06
Re-insurance.	
Amount of premium notes given by the Company for re-insurance .....	1,689 00
Less payments made thereon .....	136 16
Residue of premium notes for which the Company is still liable .....	<u>\$1,549 84</u>

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 1916.

*Directors:*

R. W. Brink ..... Beachville, Ont.  
 J. G. Currie ..... Ingersoll, Ont.  
 John Campbell ..... Salford (R.R. 1), Ont.  
 Charles Williams ..... Tillsonburg, Ont.  
 James Little ..... Ingersoll, Ont.  
 Frank H. Harris ..... Mt. Elgin, Ont.

*Officers:*

R. W. Brink, President ..... Beachville, Ont.  
 J. G. Currie, Vice-President ..... Ingersoll, Ont.  
 T. R. Mayberry, Secretary-Treasurer ..... Ingersoll, Ont.

*Auditors:*

W. A. Elliot ..... Ingersoll, Ont.  
 J. A. Morrison ..... Mt. Elgin, Ont.

Unassessed premium note capital, \$94,421.33.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in Royal Bank, Ingersoll .....	\$1,794 65
Amount unpaid of fixed payments of 1915 .....	463 68
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	94,421 33
<b>Total assets .....</b>	<b>\$96,679 66</b>

LIABILITIES.

Amount of losses supposed or reported .....	\$950 00
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RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$7,867 61
Cash received as fixed payments of 1915 .....	\$4,809 88
"    fixed payments prior years .....	51 43
"    for interest .....	141 60
<b>Total receipts .....</b>	<b>\$5,002 91</b>

## EXPENDITURE.

## Expenses of management:

Amount paid for statutory assessment and license .....	\$27 29
“ investigation and adjustment of claims .....	60 00
“ salaries, directors' and auditors' fees .....	688 25
“ printing, stationery and advertising .....	55 15
“ postage, telephone, telegrams and express .....	78 09
“ rent . . . . .	2 00
“ travelling expenses .....	45 00
“ other expenses of management .....	5 00

Total expenses of management .....	\$960 78
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## Miscellaneous payments:

Cash paid for losses which occurred in 1915 .....	10,041 08
“ rebate . . . . .	74 01

Total expenditure .....	\$11,075 87
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual . . . . .	\$2,578,554 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	986	\$2,496,834 00
Policies new and renewed during 1915 .....	353	867,225 00
Gross number and amount in force during 1915 .....	1,339	\$3,364,059 00
Less expired and cancelled in 1915 .....	338	785,505 00
Net risks in force 31st December, 1915 .....	1,001	\$2,578,554 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$105,733 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	94,421 33
Amount of premium notes taken during the year 1915 .....	35,715 15
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,796 58

## 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 1916.

*Directors:*

John Murray .....	St. Paul's (R.R. 2), Ont.
John Dempsey .....	Stratford (R.R. 2), Ont.
Wm. Suhring .....	Stratford (R.R. 5), Ont.
Charles Baird .....	St. Mary's (R.R. 5), Ont.
James Muir .....	St. Mary's (R.R. 5), Ont.
Robert Armstrong .....	Rostock, Ont.

*Officers:*

John Murray, President .....	St. Paul's (R.R. 2), Ont.
John Dempsey, Vice-President .....	Stratford (R.R. 2), Ont.
Thos. H. Smith, Secretary-Treasurer .....	Sebringville (R.R. 1), Ont.

*Auditors:*

D. K. Erb .....	Stratford (R.R. 3), Ont.
Geo. Armstrong .....	St. Paul's (R.R. 4), Ont.

Unassessed premium note capital, \$86,598.15.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at head office .....	\$9 21
Cash in British Mortgage Land Co., Stratford .....	3,204 35
Cash in Royal Bank, Stratford .....	2,083 04
Cash in Sterling Bank, Sebringville .....	1,426 35
	\$6,722 95
Amount unpaid of assessments of 1915 .....	194 76
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	86,598 15
Total assets .....	\$93,515 86

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$8,516 99
Cash received for assessments levied in 1915 .....	\$3,398 00
“ assessments levied in prior years .....	110 52
“ interest .....	257 47
“ gasoline engine permits .....	47 00
Total receipts .....	<u>\$3,812 99</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for rent .....	\$5 00
“ statutory assessment and license .....	30 61
“ travelling expenses .....	24 00
“ salaries, directors' and auditors' fees .....	367 80
“ printing, stationery and advertising .....	76 80
“ investigation of claims .....	26 00
“ postage, telephone, telegrams and express .....	26 42
“ other expenses .....	5 00
Total expenses of management .....	<u>\$561 63</u>
Miscellaneous payments:	
Amount paid for losses incurred in 1915 .....	5,041 26
“ rebate .....	4 14
Total expenditure .....	<u>\$5,607 03</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$3,073,665 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,010	\$2,868,490 00
Policies new and renewed during 1915 .....	375	1,163,085 00
Gross number and amount in force during 1915 .....	1,385	\$4,031,575 00
Less expired and cancelled in 1915 .....	357	957,910 00
Net risks in force 31st December, 1915 .....	1,028	<u>\$3,073,665 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$92,209 95
Amount of all premium notes on policies in force 31st December, 1915, after deducting all payments thereon and assessments levied .....	86,598 15
Amount of premium notes received during the year 1915 .....	34,892 55
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	3,592 76
Notes for fixed payments or assessments unpaid at 31st December, 1915	3,398 00

## 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 1916.

*Directors:*

J. C. Hallman .....	New Dundee, Ont.
L. Bowman .....	Conestogo, Ont.
Jno. H. Campbell .....	Crosshill, Ont.
J. W. Hartleib .....	Bamberg, Ont.
Geo. F. Lackner .....	Berlin, Ont.
Samuel Cassel .....	New Hamburg, Ont.
Joseph B. Hagey .....	Preston, Ont.
J. Stauffer .....	Waterloo, Ont.
John Amos .....	Berlin, Ont.
J. Burnett .....	Elora, Ont.
Val. Otterbein .....	Heidelberg, Ont.
J. L. Umbach .....	Floradale, Ont.

*Officers:*

J. C. Hallman, President .....	New Dundee, Ont.
L. Bowman, Vice-President .....	Conestogo, Ont.
J. Stauffer Manager .....	Waterloo, Ont.

*Auditors:*

M. Snyder .....	Bloomingtondale, Ont.
R. H. More .....	Berlin, Ont.

Unassessed premium note capital, \$558,865.72.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount of mortgages .....	\$22,800 00
Cash on hand at head office .....	\$31 94
Cash in Molsons Bank, Waterloo .....	2,926 74
Cash in Bank of Toronto, Waterloo .....	12,282 29
	<hr/>
	15,240 97
Amount unpaid of assessment levled during 1915 .....	1,603 23
Amount unpaid of assessments levied in prior years .....	157 89
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	558,865 72
	<hr/>
Total assets .....	\$598,667 81

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$19,537 71	
Cash received for assessments levied in 1915 .....		\$15,732 12
“ assessments levied in years prior to 1915 .....		1,293 78
“ interest . . . . .		1,300 87
“ from investments (payments on mortgages), not extended .....	\$3,100 00	
Total receipts .....		<u>\$18,326 77</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission (new applicants).....		\$1,435 50
“ rent . . . . .		125 00
“ investigation and adjustment of claims .....		73 10
“ statutory assessment and license fee .....		103 15
“ printing, stationery and advertising .....		77 20
“ salaries, directors' and auditors' fees .....		1,813 00
“ postage, telephone, telegrams and express .....		291 82
“ fuel and light .....		22 70
“ travelling expenses .....		66 10
“ taxes . . . . .		10 10
“ calendars . . . . .		200 00
“ collecting assessments .....		55 20
“ Underwriters' fees .....		10 00
“ other expenses .....		51 52
Expenses of management .....		<u>\$4,334 39</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....		9,573 07
“ rebate . . . . .		31 05
Total expenditure .....		<u>\$13,938 51</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .	Four years.	\$11,706,770 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	4,582	\$10,994,811 00
Policies new and renewed during 1915 .....	1,388	3,548,288 00
Gross number and amount in force during 1915 .....	5,970	\$14,543,099 00
Less expired or cancelled in 1915 .....	1,155	2,836,329 00
Net risks in force 31st December, 1915 .....	4,815	<u>\$11,706,770 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$595,140 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	558,865 72
Amount of premium notes received during the year 1915 .....	178,108 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915 .....	15,732 12
(b) Notes for fixed payments or assessments unpaid at 31st December, 1915 .....	1,603 23

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 1916.

*Directors:*

Jno. Allan .....	Galt (R.R. 6), Ont.
John Z. Fraser .....	Burford, Ont.
John F. Master .....	Plattsville, Ont.
J. M. Irwin .....	Galt, Ont.
Geo. R. Barrie .....	Galt, Ont.
S. G. Kitchen .....	St. George, Ont.
James L. Robertson .....	Freelton, Ont.
J. S. Clemens .....	Hespeler, Ont.
Joseph Betzner .....	Copetown, Ont.

*Officers:*

Jno. Allan, President .....	Galt (R.R. 6), Ont.
John Z. Fraser, Vice-President .....	Burford, Ont.
A. W. Hilborn, Secretary-Treasurer .....	Galt, Ont.

*Auditors:*

Wm. Cowan .....	Galt, Ont.
J. Taylor .....	Galt, Ont.

Unassessed premium note capital, \$260,438.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages .....	\$11,500 00
Cash in Bank of Commerce, Galt (current account) .....	3,342 00
Amount unpaid of assessments levied during 1915 .....	793 56
Amount unpaid of prior year .....	34 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	260,438 12
Amount office furniture (not extended) .....	\$250 00
 Total assets .....	 <u>\$276,107 68</u>

LIABILITIES.

Amount of losses supposed or reported .....	<u>\$4,000 00</u>
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## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$826 24
Cash received for application fees .....	\$715 50
“ assessments levied in 1915 .....	10,164 20
“ assessments levied in years prior to 1915 .....	674 94
“ interest . . . . .	726 50
“ lapsed and cancelled policies .....	23 70
“ borrowed money .....	6,600 00
“ rebate . . . . .	2 00
Total receipts .....	<u>\$18,906 84</u>

## EXPENDITURE.

Expenses of management:	
Amount paid for statutory assessment and license fee .....	\$60 23
“ printing, stationery and advertising .....	204 64
“ rent . . . . .	83 50
“ law costs .....	5 00
“ taxes (municipal and government) .....	73 50
“ salaries, directors' and auditors' fees .....	1,492 80
“ postage, telephone, telegrams and express .....	144 60
“ investigation and adjustment of claims .....	66 30
“ interest . . . . .	267 70
“ fuel and light .....	5 55
“ expenses board meeting .....	43 25
“ collecting assessments .....	30 00
“ Mutual Underwriters' fee .....	8 00
“ other expenses of management .....	18 59
Total expenses of management .....	<u>\$2,503 66</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1915 .....	4,487 00
“ losses which occurred during 1915 .....	2,800 42
“ repayment of loans .....	6,600 00
Total expenditure .....	<u>\$16,391 08</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual . . . . .	\$6,509,375 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,338	\$6,186,867 00
Policies new and renewed during 1915 .....	723	2,060,125 00
Gross number and amount in force during 1915 .....	3,061	\$8,246,992 00
Less expired and cancelled in 1915 .....	694	1,737,617 00
Net risks in force 31st December, 1915 .....	2,367	<u>\$6,509,375 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$282,272 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	260,438 12
Amount of premium notes received during the year 1915 .....	89,107 00
Payments on the premium notes of 1915, including all sums credited on sold premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	2,177 80
Notes for fixed payment or assessments unpaid at 31st December, 1915.	155 88

## 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 1916.

*Directors:*

Andrew L. Easton .....Princeton (R.R. 2), Ont.  
 Charles Gurney, J.P. ....Paris (R.R. 3), Ont.  
 A. L. Kitchen .....St. George (R.R. 2), Ont.  
 Murdo M. Lillico .....Bright (R.R. 3), Ont.  
 John Shiel .....Galt (R.R. 5), Ont.  
 George D. Black .....Ayr (R.R. 3), Ont.

*Officers:*

Andrew L. Easton, President .....Princeton (R.R. 2), Ont.  
 Charles Gurney, J.P., Vice-President .....Paris (R.R. 3), Ont.  
 Joseph Wrigley, Secretary-Treasurer .....Ayr (R.R. 3), Ont.

*Auditors:*

John L. Black .....Ayr (R.R. 3), Ont.  
 Thomas Mitchell .....Ayr, Ont.

Unassessed premium note capital, \$174,430.93.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash in Bank of Commerce, Ayr .....	\$4,215 30	
Cash in Reliance Loan and Savings Co., Ayr .....	5,287 20	
		\$9,502 50
Amount unpaid of assessments of 1915 .....		169 66
Amount unpaid of assessment of prior years .....		48 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		174,430 93
		\$184,151 45
Total assets .....		\$184,151 45

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$6,416 85
Cash received for policy fees .....	\$320 00
"    assessments of 1915 .....	7,012 58
"    assessments of prior years .....	86 76
"    interest .....	222 65
"    cancelled policies .....	3 60
Total receipts .....	<u>\$7,645 59</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for travelling expenses .....	\$13 80
"    statutory assessment and license .....	43 00
"    taxes .....	4 40
"    rent .....	5 00
"    salaries, directors' and auditors' fees .....	1,177 90
"    printing, stationery and advertising .....	140 13
"    postage, telephone, telegrams and express .....	83 00
"    fee Underwriters' Association .....	7 00
"    law costs .....	50
Total expenses of management .....	<u>\$1,474 73</u>

## Miscellaneous payments:

Amount paid for losses which occurred during 1915 .....	3,081 96
"    rebate and returned premiums .....	3 25
Total expenditure .....	<u>\$4,559 94</u>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual .....	\$4,417,065 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,428	\$4,257,125 00
Policies taken during 1915 .....	401	1,158,825 00
Gross number and amount in force during 1915 .....	1,829	\$5,415,950 00
Less expired and cancelled in 1915 .....	366	998,885 00
Net risks in force 31st December, 1915 .....	1,463	<u>\$4,417,065 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.



## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$188,784 05
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	174,430 93
Amount of premium notes received during the year 1915 .....	49,274 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	7,012 58
Notes for fixed payments unpaid at 31st December, 1915 .....	169 66

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

*Commenced business 13th August, 1887.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

T. J. Lammiman .....	Currie's, Ont.
J. R. Johnson .....	Springford, Ont.
John Corneli .....	Otterville, Ont.
F. W. Vardon .....	Springford, Ont.
A. W. Smith .....	Scotland, Ont.
William Schell .....	Woodstock, Ont.
Jas. E. Carroll .....	Norwich, Ont.
Robt. Fewster .....	Norwich, Ont.
P. Slattery .....	Woodstock, Ont.

*Officers:*

T. J. Lammiman, President .....	Currie's, Ont.
J. R. Johnson, Vice-President .....	Springford, Ont.
H. Van Valkenburg, Secretary .....	Norwich, Ont.

*Auditors:*

John McKee .....	Norwich, Ont.
A. W. De Long .....	Norwich, Ont.

Unassessed premium note capital, \$172,762.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office .....	\$202 09	
Cash in Molsons Bank, Norwich, Ont. ....	128 78	
Cash in Royal Bank, Norwich, Ont. ....	66 11	
		\$396 98
Amount of unpaid instalments, fixed payments, 1915 .....		750 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		172,762 85
Amount unpaid fees .....		61 00
		61 00
Total assets .....		\$173,970 98

## LIABILITIES.

Amount of borrowed money .....	\$1,200 00
Total liabilities .....	<u>\$1,200 00</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$1,310 40
Cash received for application fees .....	\$491 00
"    fixed payments of 1915 .....	9,241 25
"    fixed payments of prior years .....	478 40
"    interest . . . . .	6 74
Total receipts .....	<u>\$10,217 39</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission .....	\$570 00
"    investigation of claims .....	38 00
"    law costs .....	438 48
"    salaries, directors' and auditors' fees .....	890 40
"    interest . . . . .	411 61
"    stationery, printing, advertising and calendars.....	261 75
"    postage, telephone, telegrams and express .....	183 73
"    rent . . . . .	51 00
"    taxes . . . . .	12 60
"    statutory assessment and license .....	45 87
"    travelling expenses .....	3 00
"    other expenses .....	21 20
Total expenses of management .....	<u>\$2,927 64</u>

## Miscellaneous payments:

Amount paid for losses which occurred prior to 1915 .....	1,890 00
"    losses which occurred during 1915 .....	285 00
"    rebate . . . . .	228 17
"    repayment of loans .....	5,800 00

Total expenditure .....	<u>\$11,130 81</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual . . . . .	Four years. \$4,682,535 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,939	\$4,578,192 00
Policies new and renewed during 1915 .....	535	1,283,400 00
Gross number and amount in force during 1915 .....	2,474	\$5,861,592 00
Less expired and cancelled in 1915 .....	546	1,179,057 00
Net risks in force 31st December, 1915 .....	1,928	<u>\$4,682,535 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$199,960 00.
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	172,762 85
Amount of premium notes received during the year 1915 .....	54,855 00
Amount of payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	- 2,741 35

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 1916.

*Directors:*

Wm. Smith .....	Columbus, Ont.
Noah Burkholder .....	Cedar Grove, Ont.
G. B. Mothersill .....	Oshawa, Ont.
Peter Christie .....	Manchester, Ont.
Isaac T. Chapman .....	Kirby, Ont.
J. J. Smith .....	Enniskillen, Ont.
Alex. Mackenzie .....	Oshawa, Ont.
H. E. Webster .....	Whithy, Ont.
S. J. Williams .....	Hampton, Ont.
Joshua Hoover .....	Stouffville, Ont.
Charles Calder .....	Brooklin, Ont.
J. H. Devitt, M.P.P. ....	Blackstock, Ont.

*Officers:*

Wm. Smith, M.P., President .....	Columbus, Ont.
Noah Burkholder, Vice-President .....	Oshawa, Ont.
Wm. Purves, Secretary .....	Columbus, Ont.
Samson Roberts, Treasurer .....	Columbus, Ont.

*Auditors:*

W. E. N. Sinclair .....	Oshawa, Ont.
W. F. Weir .....	Port Perry, Ont.

Unassessed premium note capital, \$151,510.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value mortgages on real estate .....	\$2,000 00
Amount of municipal and Loan Company debentures .....	34,124 09
Actual cash on hand at head office .....	\$33 44
Cash in Standard Bank, Oshawa .....	5,381 93
	<hr/>
	5,415 37
Amount of unpaid fixed payments, 1915 .....	753 90
Amount of premium notes in force, after deducting all pay- ments thereon and assessment levied .....	\$151,510 60
Less residue of premium notes given for re-insurance.....	2,282 85
	<hr/>
	149,227 75
Interest accrued .....	417 21
	<hr/>
Total assets .....	<u>\$191,938 32</u>

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$16,090 69	
Cash received for fixed payments of 1915 .....		\$15,070 10
“ fixed payments of prior years .....		559 05
“ interest during 1915 .....		1,591 80
“ re-insurance on losses .....		37 00
“ re-insurance premiums .....		176 55
“ from other sources .....		27 60
Total receipts .....		<u>\$17,462 10</u>

## EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission .....		\$2,185 40
“ investigation and adjustment of claims .....		36 00
“ salaries, directors' and auditors' fees .....		1,750 00
“ travelling expenses .....		26 25
“ interest accrued on purchased debentures .....		81 84
“ statutory assessment and license fee .....		57 00
“ printing, stationery and advertising .....		250 07
“ postage, telephone, telegrams and freight .....		130 09
“ rent .....		12 00
“ other expenses .....		89 50
Total expenses of management .....		<u>\$4,618 15</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915 .....		3,161 02
“ rebate .....		406 03
“ re-insurance .....		212 80
Total expenditure .....		<u>\$8,398 00</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Two years.	Three years.	Total.
Mutual .....	\$16,325 00	\$7,550 00	\$6,075,970 00	\$6,099,845 00
Re-insurance.				
On mutual system .....			95,400 00	95,400 00
On cash system .....				None.
Total re-insurance .....			<u>\$95,400 00</u>	<u>\$95,400 00</u>
Net risks carried at 31st December, 1915 .....	\$16,325 00	\$7,550 00	\$5,980,570 00	<u>\$6,004,445 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	3,720	\$5,825,500 00
Policies new and renewed during 1915 .....	1,374	2,153,700 00
Gross number and amount in force during 1915 .....	5,094	\$7,979,200 00
Less expired and cancelled in 1915 .....	1,285	1,879,355 00
Net risks in force 31st December, 1915 .....	3,809	\$6,099,845 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	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..	\$535 30	\$244 90	\$196,187 50	\$196,967 70
Amount of premium notes, after deducting all payments thereon and assessments levied..	466 85	194 45	150,849 30	151,510 60
Amount of premium notes received during the year 1915.	535 30	122 15	68,859 65	69,517 10
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st December, 1915 .....	65 45	25 50	15,155 70	15,246 65
(b) Notes for fixed payments or assessments unpaid at 31st December, 1915	3 00	3 00	747 90	753 90
Amount of premium notes given for re-insurance .....			\$3,010 00	\$3,010 00
Less payments made thereon..			727 15	727 15
Residue of said premium notes for which the Company is still liable .....			\$2,282 85	\$2,282 85



## NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

*Commenced business 1st May, 1860.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

John R. Wissler .....	Elora, Ont.
Michael Heffernan .....	Arthur, Ont.
David Rea .....	Fergus, Ont.
Adam Boyle .....	Orton, Ont.
W. L. Gordon .....	Elora, Ont.
Wm. J. Deans .....	Fergus, Ont.

*Officers:*

John R. Wissler, President .....	Elora, Ont.
Michael Heffernan, Vice-President .....	Arthur, Ont.
James Beattie, Secretary-Treasurer .....	Fergus, Ont.

*Auditors:*

Col. J. J. Craig .....	Fergus, Ont.
John McClellan .....	Arthur, Ont.

Unassessed premium note capital, \$85,844.36.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value debentures .....		\$5,000 00
Actual cash in Imperial Bank, Fergus .....	\$2,153 43	
"    Royal Bank, Fergus .....	1,910 78	
		4,064 21
Amount unpaid of fixed payments of 1915 .....		604 31
Amount unpaid of fixed payments in prior years (not extended) . . . . .	\$842 08	
Amount of premium notes in force after deducting all pay- ments thereon and assessments levied .....	\$85,844 36	
Less residue of premium notes given by the Company for re- insurance . . . . .	551 10	
		85,293 26
Interest . . . . .		141 76
Total assets .....		<u>\$95,103 54</u>

## LIABILITIES.

Balance due Treasurer .....	<u>\$36 54</u>
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## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$4,239 84	
Cash received as fixed payments of 1915 .....		\$5,688 29
“ as fixed payments of prior years .....		210 75
“ for interest .....		392 21
“ extra premium and permits .....		10 23
		<hr/>
Total premiums .....		\$6,301 48
		<hr/>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....		\$732 00
“ investigation and adjustment of claims .....		155 70
“ statutory assessment and license fee .....		30 35
“ printing, stationery and advertising .....		182 15
“ salaries, directors' and auditors' fees .....		847 65
“ postage, telephone, telegrams and express .....		66 16
“ travelling expenses .....		20 00
“ other expenses .....		5 00
		<hr/>
Total expenses of management .....		\$2,039 01

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....		4,151 61
“ re-insurance . . . . .		161 90
“ rebate . . . . .		125 42
		<hr/>
Total expenditure .....		\$6,477 94
		<hr/>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

		Four years.
Mutual system .....		\$3,008,971 00

## Less Re-insurance.

On mutual system .....		34,000 00
		<hr/>
Net risks carried at 31st December, 1915 .....		\$2,974,971 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,519	\$2,839,991 00
Policies new and renewed during 1915 .....	488	985,830 00
		<hr/>
Gross number and amount in force during 1915 .....	2,007	\$3,825,821 00
Less expired or cancelled in 1915 .....	449	816,850 00
		<hr/>
Net risks in force 31st December, 1915 .....	1,558	\$3,008,971 00
		<hr/>

## CLASSIFICATION OF RISKS: ✓

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$103,600 03
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	85,844 36
Amount of premium notes received during the year 1915 .....	32,364 25
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,989 41
Notes for fixed payments up to 31st December, 1915 .....	215 43

## Re-insurance.

Amount of premium notes given by Company for re-insurance .....	713 00
Less payments made thereon .....	161 90
	<hr/>
Amount of residue of said premium notes for which the Company is still liable . . . . .	\$551 10

## 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 1916.

*Directors:*

Alex. H. McLeish .....	Parkhill (R.R. 7), Ont.
Neil Galbraith .....	Parkhill (R.R. 2), Ont.
Neil P. McIntyre .....	Ailsa Craig (R.R. 1), Ont.
Neil Chisholm .....	Parkhill (R.R. 7), Ont.
Wm. McCallum .....	Ailsa Craig (R.R. 1), Ont.
John McLeish .....	Arkona, Ont.
George Brock .....	Strathroy, Ont.
D. Ross .....	Ailsa Craig (R.R. 1), Ont.
John Morrison .....	Parkhill (R.R. 7), Ont.

*Officers:*

Alex. H. McLeish, President .....	Parkhill (R.R. 7), Ont.
N. Galbraith, Vice-President .....	Parkhill (R.R. 2), Ont.
R. R. Cameron, Secretary-Treasurer .....	Ailsa Craig, Ont.

*Auditors:*

Alex. McIntosh .....	Ailsa Craig (R.R. 7), Ont.
Dougald Campbell .....	Ailsa Craig (R.R. 1), Ont.

Unassessed premium note capital, \$20,207.59.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand at head office .....	\$88 05	
“ Standard Bank at Ailsa Craig .....	3,047 13	
		\$3,135 18
Amount unpaid, fixed payments of 1915 .....		98 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$20,207 59	
Less residue given for re-insurance .....	65 25	
		20,142 34
Office furniture (not extended) .....	\$54 00	
Total assets .....		\$23,376 12

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$2,839 43	
Cash received as fixed payments of 1915 .....		\$1,932 91
"    fixed payments of prior years .....		57 75
"    interest during 1915 .....		84 26
		<hr/>
Total receipts .....		\$2,074 92

## EXPENDITURE.

## Expenses of management:

Amount paid for commission .....		\$73 50
"    statutory assessment and license .....		12 07
"    law costs .....		50
"    investigation and adjustment of claims .....		5 00
"    printing, stationery and advertising .....		91 00
"    salaries, directors' and auditors' fees .....		176 00
"    postage, telephone, telegrams and express .....		19 85
"    fuel and light .....		50
"    contribution to Underwriters' Assn., committee fees, etc. . . . .		25 00
		<hr/>
Expenses of management .....		\$403 42

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....		1,357 50
"    rebate .....		18 25
		<hr/>
Total expenditure .....		\$1,779 17

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

		Three years.
Mutual .....		\$805,850 00
Re-insurance Mutual System .....		2,900 00
		<hr/>
Net risks .....		\$802,950 00

## MOVEMENT IN RISKS.

	Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....		471	\$791,950 00
Policies new and renewed during 1915 .....		177	294,955 00
		<hr/>	<hr/>
Gross number and amount in force during 1915 .....		648	\$1,086,905 00
Less expired and cancelled in 1915 .....		176	281,055 00
		<hr/>	<hr/>
Net risks in force 31st December, 1915 .....		472	\$805,850 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$24,175 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	20,207 59
Amount of premium notes received during the year .....	8,848 65
	<hr/>
Amount of premium notes given by Company for re-insurance .....	\$87 00
Less payments made thereon .....	21 75
	<hr/>
Residue of said notes for which the Company is still liable .....	\$65 25

## 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 1916.

*Directors:*

Andrew Schenk .....	Ayton, Ont.
Philip S. Schaus .....	Clifford, Ont.
M. E. Murray .....	Neustadt (R.R. 1), Ont
Walter Ferguson .....	Dromore, Ont.
W. J. McNally .....	Walkerton, Ont.
Henry Maes .....	Ayton (R.R. 2), Ont.
Geo. W. Whetham .....	Clifford (R.R. 3), Ont.
C. J. Dickison .....	Mildmay, Ont.
Joseph Goodfellow .....	Dundalk, Ont.
Adam Ries .....	Clifford, Ont.
Robert Brigham .....	Allan Park, Ont.

*Officers:*

Andrew Schenk, President .....	Ayton, Ont.
Philip S. Schaus, Vice-President .....	Clifford, Ont.
R. H. Fortune, Secretary-Treasurer .....	Ayton, Ont.

*Auditors:*

John W. Forbes .....	Ayton, Ont.
James Booth .....	Ayton, Ont.

Unassessed premium note capital, \$134,071.40.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash on hand, head office .....	\$71 83	
Cash in Royal Bank, Ayton, Ont. ....	6,164 86	
		\$6,236 69
Amount unpaid of fixed payments of 1915 .....		202 00
Amount unpaid of fixed payments due in prior years .....		62 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		134,071 40
		\$140,572 49
Total assets .....		

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$5,415 64	
Cash received for fixed payments of 1915 .....		\$5,827 55
"    fixed payments of prior years .....		174 90
"    interest . . . . .		128 85
Total receipts .....		<u>\$6,131 30</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for statutory assessment and license .....		\$37 63
"    commission . . . . .		189 50
"    salaries, directors' and auditors' fees .....		707 25
"    law costs .....		80 00
"    travelling expenses .....		38 00
"    rent . . . . .		50 00
"    printing, stationery and advertising .....		79 65
"    postage, telephone, telegrams and express .....		185 61
"    investigation and adjustment of claims .....		50 00
"    other expenses .....		19 21
Total expenses of management .....		<u>\$1,436 85</u>

## Miscellaneous payments:

Amount paid for losses which occurred prior to 1915 .....		2,950 00
"    losses which occurred during 1915 .....		872 95
"    re-insurance . . . . .		15 22
"    rebate . . . . .		35 23

Total expenditure .....		<u>\$5,310 25</u>
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## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1915.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual . . . . .	\$2,825 00	\$9,250 00	\$176,449 00	\$3,568,364 00	\$3,756,888 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	1,585	\$3,655,203 00
Policies new and renewed during 1915 .....	379	872,365 00
Gross number and amount in force during 1915 .....	1,964	\$4,527,568 00
Less expired and cancelled during 1915 .....	384	770,680 00
Net risks in force 31st December, 1915 .....	1,580	<u>\$3,756,888 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	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 . . . . .	\$913 00	\$330 00	\$2,816 20	\$147,046 92	\$149,875 55
Amount of all premium notes, after deducting all payments thereon and assessments levied.	128 95	297 60	1,694 75	131,950 10	134,071 40
Amount of premium notes received during the year 1915. ....	.....	.....	.....	.....	34,894 60

## 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 1916.

*Directors:*

Robert McLeod .....	Embro (R.R. 3), Ont.
Alex. Smith .....	Embro (R.R. 5), Ont.
John Munterer .....	Ingersoll, Ont.
John Bolton .....	St. Mary's, Ont.
James Green .....	Embro (R.R. 2), Ont.
William Smith .....	Woodstock (R.R. 6), Ont.
Robert A. Webber .....	Woodstock (R.R. 6), Ont.
John C. McPherson .....	St. Mary's, Ont.
James G. Calder .....	Thamesford (R.R. 3), Ont.

*Officers:*

Robert McLeod, President .....	Embro (R.R. 3), Ont.
Alex. Smith, Vice-President .....	Embro (R.R. 5), Ont.
Columbus Ross, Secretary-Treasurer .....	Embro, Ont.

*Auditors:*

E. L. Sutherland .....	Embro, Ont.
A. L. Murray .....	Embro, Ont.

Unassessed premium note capital, \$55,486.08.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Amount unpaid of assessment of 1915 .....	\$312 42
Amount unpaid of assessment, prior years .....	153 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	55,486 08
Total assets .....	<u>\$55,952 03</u>

## LIABILITIES.

Amount of losses adjusted .....	\$4,000 00
Amount of borrowed money .....	452 40
Total liabilities .....	<u>\$4,452 40</u>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended), head office..	\$416 47	
Cash received from assessment during 1915 .....		\$2,966 81
“ assessments in prior years .....		432 75
“ borrowed money .....		1,752 40
Total receipts .....		<u>\$5,151 96</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commissions .....		\$24 00
“ printing, stationery and advertising .....		68 39
“ statutory assessment and license .....		20 49
“ fuel and light .....		3 00
“ interest . . . . .		145 22
“ rent . . . . .		20 00
“ salaries, directors' and auditors' fees .....		335 20
“ postage, telephones, telegrams and express .....		16 55
“ investigation and adjustment of claims .....		6 00
Total expenses of management .....		<u>\$638 85</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....		2,200 00
“ losses which occurred during 1915 .....		254 95
“ re-insurance . . . . .		4 50
“ rebate . . . . .		16 13
“ repayment of loan .....		2,454 00

Total expenditure .....		<u>\$5,568 43</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

		Three years.
Mutual System .....		\$1,694,290 00
Less re-insurance .....		5,000 00
Net risks at 31st December, 1915 .....		<u>\$1,689,290 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	781	\$1,735,780 00
Policies new and renewed during 1915 .....	272	582,810 00
Gross number and amount in force during 1915 .....	1,053	\$2,318,590 00
Less expired and cancelled in 1915 .....	306	624,300 00
Net risks in force 31st December, 1915 .....	747	<u>\$1,694,290 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$64,000 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	55,486 08
Amount of premium notes received during the year 1915 .....	21,814 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915 .....	697 95

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PURELY MUTUAL FIRE COMPANIES.

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ASSETS AND LIABILITIES ; RECEIPTS AND EXPENDITURE

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PURELY MUTUAL FIRE INSURANCE COMPANIES.  
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Real estate cash value.		Mortgages, bonds, de- bentures and other securities.		Cash.		Agents' balances.		Fixed payments of 1915 unpaid.		Assessments of 1915 unpaid.		Fixed payment and assessment 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					4,167	72																	28,875	05	1
2 Amherst Island					3,365	61		29	20														11,837	32	2
3 Ayr Farmers'					9,502	50				169	66			48	36	174,430	93						184,151	45	3
4 Bay of Quinte					2,946	10				68	10					52,707	40						55,721	60	4
5 Bertie and Willoughby					3,400	33				406	39					92,640	75						102,138	20	5
6 Blanshard					7,833	14				171	52					55,601	15						63,605	81	6
7 Blenheim, North					813	41				699	94					94,349	76						95,863	11	7
8 Brant County					11,106	80				1,138	90			1,416	32	94,397	59						108,059	61	8
9 Canadian Millers					6,525	29				628	20					86,571	40	6,559	43				341,371	58	9
10 Caradoc Farmers					4,033	56				78	27					54,381	64						58,493	37	10
11 Clinton Township					814	72								125	86	70,852	27						71,792	85	11
12 Culross					5,742	74				1,049	75					62,412	46						69,204	95	12
13 Dereham & W. Oxford					1,794	65				463	68					94,421	33						96,679	66	13
14 Dorchester N. & S					24,591	97				870	00					134,067	43						159,529	40	14
15 Downie					6,722	95				194	76					86,598	13						93,515	86	15
16 Dufferin Farmers'					1,800	00										147,650	15						158,513	91	16
17 Dumfries, North, and Waterloo South					3,342	00				793	56					260,438	12						276,107	68	17
18 Dunwich Farmers'					104	71				474	40					103,426	28						104,065	39	18
19 Easthope, South					4,680	85				732	36					190,673	41						196,086	62	19
20 Ekfrid					2,031	67				282	58					60,392	05						62,766	30	20
21 Elma Farmers'					10,913	8				441	87					210,523	91						221,879	56	21
22 Eramosa					7,913	91				398	40					59,732	35						71,144	66	22
23 Erie Farmers'					2,869	64										87,559	09						90,428	73	23
24 Farmers' Central					2,258	60				288	09					344,216	04						359,642	27	24
25 Farmers' Union					7,422	88				2,908	43					262,417	20						294,449	40	25
26 Formosa					6,618	40				71	95					73,092	27	379	51				234,458	01	26
27 Germania					6,236	69				202	00					62,401	134,071	40					140,572	49	27



28 Glangarry Farmers'	175 00	7,349 75	.....	.....	.....	138,904 00	.....	.....	.....	146,428 75 28		
29 Grand River	.....	4,506 99	.....	48 69	.....	74,277 48	.....	.....	.....	78,833 16 29		
30 Grenville Patron	19,000 00	10,297 87	.....	.....	605 65	223,528 44	.....	.....	.....	253,431 96 30		
31 Grey and Bruce	3,915 00	2,927 62	.....	.....	543 21	122,254 36	261 76	.....	.....	129,901 95 31		
32 Guelph Township	.....	1,962 24	.....	.....	87 58	21,955 98	.....	.....	.....	24,005 80 32		
33 Haldon Union	.....	7,337 88	.....	.....	.....	196,504 15	.....	253 70	.....	204,095 73 33		
34 Hamilton Township	7,000 00	3,964 34	.....	.....	463 50	76,622 53	.....	.....	.....	87,750 37 34		
35 Hay Township	.....	4,992 98	.....	.....	.....	188,034 84	.....	.....	.....	193,027 82 35		
36 Hopewell Creek	.....	2,215 76	.....	398 03	.....	49,114 01	.....	.....	.....	51,727 80 36		
37 Howick Farmers'	1,300 00	10,229 08	.....	.....	644 75	517,271 84	305 11	.....	.....	547,850 78 37		
38 Howard Farmers'	.....	230 67	.....	.....	210 95	124,932 85	.....	.....	.....	125,374 47 38		
39 Kent and Essex	6,000 00	4,569 24	.....	.....	389 03	64,384 92	.....	.....	.....	75,343 19 39		
40 Lambton Farmers'	25,567 14	20,555 49	.....	.....	.....	108,500 52	.....	1,965 95	.....	156,589 10 40		
41 Lanark Farmers'	9,554 30	.....	.....	.....	803 34	193,340 71	.....	.....	.....	203,098 35 41		
42 Lennox and Addington	.....	2,686 71	.....	.....	151 70	49,598 24	.....	.....	.....	52,436 65 42		
43 Lobo	5,000 00	2,772 80	.....	.....	.....	29,783 34	.....	.....	.....	37,556 14 43		
44 London Township	15,000 00	2,621 25	.....	.....	290 76	67,311 99	99 57	.....	.....	85,323 57 44		
45 McGillicray	4,000 00	1,551 02	.....	.....	162 45	15,309 23	.....	.....	.....	21,022 70 45		
46 McKillop	.....	4,838 14	.....	.....	1,077 90	145,370 00	.....	.....	.....	151,286 04 46		
47 Maple Leaf	36,124 09	5,415 37	.....	.....	753 90	149,227 75	417 21	.....	.....	191,938 32 47		
48 Nichol Mutual	5,000 00	4,064 21	.....	.....	604 31	85,293 26	141 76	.....	.....	95,103 54 48		
49 Nissonri	6,025 00	2,258 03	.....	.....	.....	270,118 79	.....	.....	.....	279,075 17 49		
50 Norfolk Farmers'	.....	176 67	.....	.....	159 09	75,577 20	.....	.....	.....	75,912 96 50		
51 North Kent	.....	3,464 40	.....	.....	125 85	37,560 12	.....	.....	.....	41,150 37 51		
52 Oneida Farmers'	.....	998 05	.....	5 28	.....	23,622 50	.....	.....	.....	24,634 53 52		
53 Osgoode	.....	3,746 91	.....	.....	.....	41,920 12	.....	.....	.....	45,667 03 53		
54 Other Mutual	.....	396 98	.....	.....	750 15	172,762 85	.....	61 00	.....	173,970 98 54		
55 Oxford Farmers'	.....	.....	.....	.....	.....	55,486 08	.....	.....	.....	55,952 03 55		
56 Peel and Maryboro	1,500 00	10,059 80	.....	312 42	153 53	122,208 45	72 50	.....	.....	139,084 85 56		
57 Peel County Farmers'	23,100 00	8,974 47	932 45	.....	944 10	265,771 03	180 00	.....	.....	299,114 66 57		
58 Prescott Farmers'	9,913 11	7,634 91	.....	.....	74 77	86,846 62	.....	.....	.....	104,469 41 58		
59 Puslinch	.....	3,536 96	.....	.....	.....	54,904 00	.....	.....	.....	58,611 46 59		
60 Salfleet and Binbrook	400 00	15,049 71	.....	.....	.....	115,645 65	.....	.....	.....	132,233 38 60		
61 Southwell Farmers'	.....	3,312 39	.....	.....	552 85	62,043 55	.....	.....	.....	66,068 83 61		
62 Sydenham	7,500 00	11,834 59	93 26	.....	126 48	345,739 46	110 00	242 17	.....	373,072 33 62		
63 Townsend Farmers'	.....	673 36	.....	.....	.....	48,369 47	.....	.....	.....	49,474 35 63		
64 Usborne and Hibbert	.....	8,238 87	.....	.....	295 91	144,020 65	310 00	.....	.....	160,765 72 64		
65 Walpole Farmers'	2,500 00	700 86	61 26	.....	.....	79,492 29	.....	.....	.....	83,050 32 65		
66 Waterloo, North	22,800 00	15,240 97	.....	1,603 23	157 89	538,865 72	.....	.....	.....	538,667 81 66		
67 Wawanosh, West	.....	7,824 15	.....	.....	357 00	188,884 95	.....	.....	.....	197,066 10 67		
68 Westminster Township	16,505 79	6,583 99	.....	.....	.....	57,703 56	.....	.....	.....	80,793 34 68		
69 Williams, East	.....	3,135 18	.....	.....	98 60	20,142 34	.....	.....	.....	23,376 12 69		
70 Yarmouth	.....	3,398 91	.....	.....	.....	55,543 83	.....	.....	.....	59,077 41 70		
Totals	13,200 00	549,352 42	377,585 15	1,914 13	18,637 98	10,001 02	2,658 73	8,799,787 57	9,812 77	2,485 42	95 00	9,785,510 19

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,172	1,245,491 00
2 Amherst Island.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	187	264,225 00
3 Ayr Farmers'.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,463	4,417,065 00
4 Bay of Quinte.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,157	2,094,873 33
5 Bertie and Willoughby.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,822	3,455,923 00
6 Blanshard.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	824	1,874,500 00
7 Bienheim, North.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	737	2,191,985 00
8 Brant County.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	2,198	4,653,832 00
9 Canadian Millers'.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	378	1,171,020 00
10 Caradoc Farmers.....	nil	.....	.....	.....	.....	.....	109 70	.....	.....	936	2,098,026 00
11 Clinton Township.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,093	2,163,110 00
12 Culross.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	848	1,720,600 00
13 Dereham & W. Oxford.....	950 00	.....	.....	.....	.....	.....	.....	.....	.....	1,001	2,578,554 00
14 Dorchester, N. and S.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,019	5,122,295 00
15 Downie.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,028	3,073,665 00
16 Dufferin Farmers.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	2,349	4,896,680 00
17 Dumfries, North, and Waterloo, South.....	4,000 00	.....	.....	.....	.....	.....	.....	.....	.....	2,367	6,509,375 00
18 Dunwich Farmers'.....	.....	.....	254 16	.....	.....	.....	.....	.....	.....	1,319	2,913,200 00
19 Easthope, South.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,459	4,286,420 00
20 Ekfrid.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,073	2,307,685 00
21 Elma Farmers'.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,434	4,619,985 00
22 Eramosa.....	25 00	.....	.....	.....	.....	.....	.....	.....	.....	681	1,386,095 00
23 Erie Farmers.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	964	2,313,030 00
24 Farmers' Central.....	2,303 98	.....	.....	.....	.....	.....	.....	.....	.....	7,284	14,369,465 00
25 Farmers' Union.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,395	9,746,408 00
26 Formosa.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	3,664	7,650,296 00
27 Germania.....	nil	.....	.....	.....	.....	.....	.....	.....	.....	1,580	3,756,888 00

28	Glengarry Farmers'	nil								3,682	6,203,075 00 28
29	Grand River.....	nil								1,194	2,687,638 00 29
30	Grenville Patron.....	nil								4,911	8,601,955 00 30
31	Grey and Bruce.....	1,244 65								2,650	4,402,221 85 31
32	Guelph Township.....	nil								227	501,455 00 32
33	Haldon Union.....	nil								3,297	6,955,735 00 33
34	Hamilton Township.....	5 00								1,830	2,740,480 00 34
35	Hay Township.....	nil								2,010	5,042,545 00 35
36	Hopewell Creek.....	nil								613	1,011,614 00 36
37	Howick Farmers'.....	nil								5,431	11,419,877 00 37
38	Howard Farmers'.....	nil								2,184	4,770,825 00 38
39	Kent and Essex.....	nil								1,372	2,661,295 00 39
40	Lambton Farmers.....	nil								4,685	8,647,486 00 40
41	Lanark Farmers.....	543 00								5,356	7,897,565 00 41
42	Lennox and Addington.....	nil								1,006	1,693,759 00 42
43	Lobo.....	nil								780	1,444,018 00 43
44	London Township.....	58 00								1,435	2,678,619 00 44
45	McGillivray.....	nil								446	680,755 00 45
46	McKillop.....	nil								2,011	4,197,170 00 46
47	Maple Leaf.....	nil								3,809	6,004,445 00 47
48	Nichol Mutual.....	nil								1,558	2,974,971 00 48
49	Nissouri.....	nil								2,380	6,316,028 00 49
50	Norfolk Farmers'.....	nil								1,566	2,277,635 00 50
51	North Kent.....	25 50								729	1,420,429 50 51
52	Oneda Farmers.....	nil								372	951,058 00 52
53	Osgoode.....	nil								488	952,730 00 53
54	Otter Mutual.....	nil								1,928	4,682,535 00 54
55	Oxford Farmers'.....	4,000 00								747	1,689,290 00 55
56	Peel and Maryboro.....	nil								3,486	7,767,425 00 56
57	Peel County Farmers'.....	2,910 00								3,825	9,516,380 75 57
58	Prescott Farmers'.....	650 00								2,289	3,526,450 00 58
59	Puslinch.....	nil								702	1,984,805 00 59
60	Saltfleet and Rimbrook.....	nil								1,428	3,107,475 00 60
61	Southvold Farmers'.....	nil								771	1,848,605 00 61
62	Sydenham.....	nil								7,526	14,428,402 00 62
63	Townsend Farmers'.....	nil								910	2,069,830 00 63
64	Usborne and Libbert.....	nil								2,356	5,484,130 00 64
65	Walpole Farmers'.....	2,000 00								4,845	2,292,538 00 65
66	Waterloo, North.....	18 30								845	11,706,770 00 66
67	Wawanosh, West.....	700 00								2,775	5,381,100 00 67
68	Westminster Township.....	nil								1,001	2,208,000 00 68
69	Williams, East.....	nil								472	802,950 00 69
70	Yarmouth.....	nil								1,055	2,345,731 00 70
Totals.....		9,286 63	8,128 50	13,068 10	18 30	839 15	70 00	202 50	163 30	31,776 48	288,858,552 43



PURELY MUTUAL FIRE INSURANCE COMPANIES.  
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Fees or surveys.		Fixed payments, 1915.		Assessments, 1915.		Fixed payments of prior years.		Assessments of prior years.		Interest.		Licenses, extra risks, trans. fees		Re-insurance on fire losses.		Retained premiums.		Borrowed money.		Agents' balances.		Cancelled policies.		Other sources.		Total.					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.				
1 Algoma Mutual	332	00	4,747	96							62	54														5,205	95					
2 Amherst Island			905	52							105	57														3	45	6,081	48			
3 Ayr Farmers'	320	00			7,012	58		86	76		222	05														2	50	1,013	59			
4 Bay of Quinte							64	25			233	87															3	50	7,645	59		
5 Bertie & Willoughby			6,241	03			216	78			447	95		9	18														6,015	07		
6 Blanshard					2,761	09					160	70																		6,914	94	
7 Blenheim, North	196	00			4,276	12					364	19																		3,069	94	
8 Brant County			11,584	38			562	55		100	00	192	12																	5,440	31	
9 Canadian Millers			28,851	75			673	20			12,489	06																		12,439	05	
10 Caradoc Farmers'	166	00	4,757	28			200	46			158	70		50																42,056	17	
11 Clinton Township			3,707	64			39	94			18	50																		5,331	81	
12 Culross					2,229	15			896	30	103	57																		42,056	17	
13 Dereham & W. Oxford			4,809	88			51	43			141	60																		5,331	81	
14 Dorchester, N. and S.			10,117	97			59	96			664	21																		3,229	02	
15 Downie					3,398	00			110	52	257	47		47	00															5,002	91	
16 Dufferin Farmers'			9,800	11			64	92			399	18		16	25															10,842	14	
17 Dumfries, North, and Waterloo, South.	715	50			10,164	20			674	94	726	50																		3,812	99	
18 Dunwich Farmers'			5,479	30			341	05			6	97																		10,898	20	
19 Easthope, South.					7,452	64			563	45	68	16																		3,229	02	
20 Ekfrid			4,352	58			176	45		10	60	8	13		2	00														5,002	91	
21 Elma Farmers'					6,283	14			477	55	268	10																		10,842	14	
22 Eramosa			2,457	05			425	80			378	16			156	25														3,812	99	
23 Erie Farmers'	433	00					44	95		42	75	62	59																	4,589	76	
24 Farmers' Central			27,229	42			27	44			743	49		3	88															4,589	76	
25 Farmers' Union	1,489	50					3,248	35			1,000	26		17	06															18,906	24	
26 Formosa			8,882	43			363	56			231	94			20	00														9,906	24	
27 Germania			5,827	55			174	90			128	85																		6,131	30	
28 Glangary Farmers'											21	67																			15,223	62
29 Grand River					7,732	09			22	20	120	97		5	00															7,858	06	
30 Grenville Patron			16,777	66			221	08			1,136	78		21	00															18,314	32	
																															18,314	32

1 Grey and Bruce.....	8,362 54	325 45	224 34	127 75	9,040 08 31
2 Guelph Township.....	817 88	29 40	50 10	.....	887 88 32
3 Halton Union.....	15,044 05	208 75	364 30	.....	16,783 77 33
4 Hamilton Township.....	5,525 40	335 73	1,121 68	1,166 67	7,236 96 34
5 Ilay Township.....	831 07	.....	216 40	.....	1,135 77 35
6 Hopewell Creek.....	1,678 89	.....	87 27	.....	1,914 39 36
7 Howick Farmers.....	21,713 09	490 10	1,069 11	60	(d) 23,328 10 37
8 Howard Farmers.....	9,402 75	157 75	24 07	.....	9,622 72 38
9 Kent and Essex.....	7,067 40	297 14	464 61	.....	7,836 85 39
10 Lambton Farmers.....	19,403 37	2,391 95	1,669 68	2 00	(c) 23,536 55 40
11 Lanark Farmers.....	19,960 93	410 55	1,63 62	.....	20,535 10 41
12 Lennox and Addington.....	5,451 20	76 95	25 65	.....	5,553 80 42
13 Lobo.....	3,291 16	33 38	301 81	60	3,626 98 43
14 London Township.....	5,465 09	238 20	604 14	.....	(f) 6,307 75 44
15 McGillivray.....	1,876 42	313 65	236 89	.....	2,426 96 45
16 McKillop.....	7,149 70	320 40	77 36	.....	7,547 46 46
17 Maple Leaf.....	15,070 10	559 05	1,591 80	24 35	(g) 17,462 10 47
18 Nichol Mutual.....	5,688 29	210 75	392 21	.....	(h) 6,301 48 48
19 Nissouri.....	734 49	.....	431 00	80 84	12,336 08 49
20 Norfolk Farmers.....	7,055 25	91 82	.....	13 70	7,012 27 50
21 North Kent.....	2,788 04	148 02	60 65	.....	3,002 71 51
22 Oneida Farmers.....	.....	.....	14 70	.....	4,904 58 52
23 Osgoode.....	3,628 02	.....	65 05	.....	3,693 07 53
24 Other Mutual.....	9,241 25	478 40	6 74	.....	10,217 39 54
25 Oxford Farmers.....	.....	2,966 81	.....	1,752 40	5,151 96 55
26 Peel and Maryboro.....	14,818 95	646 65	475 71	.....	15,999 31 56
27 Peel County Farmers.....	22,305 59	154 70	1,363 15	58 00	(i) 23,823 44 57
28 Prescott Farmers.....	8,741 60	28 88	812 73	.....	(j) 9,583 21 58
29 Puslinch.....	.....	2,814 60	66 03	.....	3,154 08 59
30 Saltfleet and Binbrook.....	8,638 47	2,325 61	231 99	.....	11,206 57 60
31 Southold Farmers.....	4,839 43	568 23	12 00	1,450 00	6,869 66 61
32 Sydenham.....	32,349 65	429 38	764 39	.....	33,976 27 62
33 Townsend Farmers.....	4,388 51	106 76	620 55	.....	12,144 78 63
34 Walpole Farmers.....	4,286 68	567 87	3 55	.....	8,541 35 64
35 Waterloo, North.....	10,575 65	91 90	1,300 87	10 50	7,046 60 65
36 Wawanosh, West.....	4,786 69	.....	240 22	.....	10,925 32 67
37 Westminister Twp.....	1,932 91	57 75	1,036 39	13 65	(k) 18,326 77 68
38 Williams, East.....	1,910 90	.....	84 26	.....	(l) 2,074 92 69
39 Yarmouth.....	.....	.....	50 12	.....	11,462 86 70
Totals.....	5,385 49 477,713 48 124,191 72 16,158 38 10,703 81 36,198 29	479 28 1,410 42 93 89 29,769 51 1,131 32	68 16 1,082 27	704,377 02	.....

a. Not including \$10,764.18 from matured investments.  
 b. Not including \$100.00 from repayment on mortgage.  
 c. Not including \$1,000.00 from matured debentures.  
 d. Not including \$500.00 from repayment on mortgage.  
 e. Not including \$3,818.12 from matured debentures.  
 f. Not including \$5,000.00 from matured debentures.  
 g. Not including \$600.58 from matured debentures.  
 h. Not including \$8,000.00 from matured investment.  
 i. Not including \$500.00 from matured investment.  
 j. Not including \$1,457.91 from matured debentures.  
 k. Not including \$4,100.00 from repayment on mortgages.  
 l. Not including \$515.38 from matured debentures.

PURELY MUTUAL FIRE INSURANCE COMPANIES.  
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Expenses of Management.										Re-insurance.			Returned pre-miums.			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 accounts.		Total expenses of management.		Losses.		Re-insurance.		Returned pre-miums.		Payment of loans.		All other expenditure.						
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.		
1 Algoma Mutual.....	588	00			15	90	1,147	07	1,750	97	1,938	12					57	22					23	05	3,709	36	1
2 Amherst Island .....	193	43			7	35	138	41	339	19	1,482	54					3	46							1,825	19	2
3 Ayr Farmers'.....					43	00	1,431	73	1,474	73	3,081	96					3	25							4,559	94	3
4 Bay of Quinte.....	1,080	97			22	37	1,302	30	2,405	73	8,423	18					104	95							10,933	86	4
5 Bertie & Willoughby					32	80	1,035	94	1,035	74	7,930	87					102	74							9,134	35	5
6 Blanshard.....					20	37	344	83	365	20	982	90													1,357	20	6
7 Blenheim, North.....					24	14	889	90	1,010	69	2,363	25								2,100	00				5,373	94	7
8 Brant County.....	1,102	00			47	26	1,535	17	2,684	43	7,110	48	1,018	31			149	98							10,963	20	8
9 Canadian Millers'.....					16	40	5,836	34	5,852	74	11,093	54	56	75			782	52							(b)24,640	62	9
10 Caradoc Farmers'.....	166	00	181	40	23	34	738	13	1,114	47	4,272	09					124	31							5,510	87	10
11 Clinton Township.....	27	10			23	10	545	55	595	75	3,487	00					34	47							4,117	22	11
12 Culross.....	144	00	1	00	19	39	412	32	576	71	480	60					1	70							1,059	01	12
13 Dereham & W. Oxford					27	29	933	49	960	78	10,041	08					74	01							11,075	87	13
14 Dorchester, N. & S.	398	30	6	00	49	51	1,017	33	1,471	14	5,199	08					346	36							7,016	58	14
15 Downie.....					30	61	531	02	561	63	5,041	26					4	14							5,607	03	15
16 Dufferin Farmers'.....	626	25			47	20	1,203	41	1,876	95	8,348	97					91	25							10,817	17	16
17 Dumfries, North, and Waterloo, South.....			5	00	60	23	2,170	73	2,503	66	7,287	42								6,600	00				16,391	08	17
18 Dunwich Farmers'.....	107	50			29	50	605	20	774	55	4,305	67					92	59							6,173	81	18
19 Easthope, South.....					43	02	756	20	830	42	6,112	85								2,400	00				9,343	27	19
20 Elfrid.....					23	98	501	00	524	98	2,326	39					90	92							2,942	29	20
21 Elma Farmers'.....					44	54	644	45	688	99	6,405	21					44	55							7,158	75	21
22 Eramosa.....	200	00			17	82	357	87	573	69	2,170	27	256	75			61	50							3,064	21	22
23 Erie Farmers'.....	216	50			24	32	464	64	705	46	19	70					25	86							750	02	23
24 Farmers' Central.....	1,247	50	47	33	123	85	3,428	58	4,884	58	20,915	89	118	05			168	31		1,500	00		31	04	27,617	87	24
25 Farmers' Union.....	3,351	00			87	67	1,890	29	5,327	96	20,224	77	6	00			658	96							(c)26,217	69	25
26 Formosa.....	516	36	31	18	76	10	1,490	76	2,084	40	7,851	85	84	67			141	50							10,162	42	26
27 Germania.....	189	50	80	00	37	63	1,129	72	1,436	85	3,822	95	15	22			35	23							5,310	25	27
28 Glangarry Farmers'.....	1,212	00	5	00	60	67	1,321	41	2,599	08	13,964	80					265	08							16,828	96	28
29 Grand River.....					27	92	684	55	712	47	4,603	35					7	95							5,323	77	29
30 Grenville Patron.....					80	51	1,980	95	2,061	46	10,423	52					174	89							(d)12,659	87	30
31 Grey and Bruce.....	1,403	65			40	65	1,271	55	2,715	83	6,931	05					88	40							9,735	28	31







FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.  
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1915.		Premium notes taken during year 1915.
				\$	c.	
1 Algona Mutual.....	1,245,491 00	24,707 32	28,875 05	478,771 00	14,363 13	
2 Amherst Island.....	264,225 00	8,418 91	11,837 32	119,715 00	4,771 40	
3 Ayr Farmers'.....	4,417,065 00	174,430 93	184,151 45	1,158,825 00	49,274 00	
4 Bay of Quinte.....	2,098,940 00	52,707 40	55,721 60	826,270 00	24,861 00	
5 Bertie and Willoughby.....	3,455,923 00	92,640 75	102,138 20	1,319,428 00	40,203 54	
6 Blanshard.....	1,874,500 00	55,601 15	63,605 81	656,865 00	21,340 04	
7 Blenheim, North.....	2,191,985 00	94,349 76	95,863 11	659,705 00	30,763 00	
8 Brant County.....	4,653,832 00	94,397 59	108,059 61	1,285,595 00	34,503 27	
9 Canadian Millers'.....	1,173,520 00	86,571 40	341,371 58	455,440 00	51,456 00	
10 Caradoc Farmers'.....	2,098,026 00	54,381 54	58,383 67	775,426 00	23,202 78	
11 Clinton Township.....	2,163,110 00	76,852 27	71,792 85	718,605 00	25,953 00	
12 Culross.....	2,578,554 00	62,412 46	69,204 95	602,300 00	24,092 00	
13 Dereham and West Oxford.....	5,122,295 00	94,421 33	95,729 66	867,225 00	35,715 15	
14 Dorchester, N. and S.....	3,073,665 00	134,067 43	159,529 40	1,932,550 00	57,976 50	
15 Downie Mutual.....	4,806,680 00	147,650 15	93,515 86	1,163,085 00	34,892 55	
16 Dufferin Farmers'.....	6,509,375 00	260,438 12	158,513 91	1,742,815 00	60,614 14	
17 Dumfries, N., and Waterloo, S.....	2,913,200 00	103,426 28	103,751 23	2,060,125 00	89,107 00	
18 Dunwich Farmers'.....	4,286,420 00	190,673 41	196,086 62	984,615 00	39,384 60	
19 Easthope South.....	5,535,328 00	219,756 92	196,086 62	1,186,140 00	59,297 00	
20 Economical Mutual.....	2,307,685 00	60,392 05	63,977 56	2,088,883 00	134,363 59	
21 Ekfrid.....	4,619,985 00	210,523 91	62,766 30	899,975 00	26,999 25	
22 Elma Farmers'.....	1,516,095 00	59,732 35	221,879 56	1,418,625 00	70,931 25	
23 Eramosa Mutual.....	2,313,030 00	87,559 09	90,428 73	561,720 00	26,136 50	
24 Erie Farmers'.....	14,446,890 00	344,216 04	357,338 29	4,894,677 00	136,632 00	
25 Farmers' Central.....	9,748,408 00	262,417 20	294,449 40	3,200,537 00	109,388 01	
26 Farmers' Union.....	626,873 00	7,859 50	68,949 27	654,673 00	17,386 18	
27 Fire Insurance Exchange.....	7,701,843 00	227,379 51	234,458 01	2,506,075 00	82,981 00	
28 Formosa Mutual.....	3,756,888 00	134,071 40	140,572 49	872,365 00	34,894 60	
29 Germania Farmers'.....	4,203,075 00	138,904 00	146,428 75	2,008,200 00	60,246 00	
30 Glengarry Farmers'.....						

31	Gore District	5,805,243.66	240,520.00	806,127.58	2,087,294.00	143,279.00	31
32	Grand River	2,687,638.00	74,277.48	78,833.16	1,050,045.00	32,229.96	32
33	Grenville Patron	8,601,955.00	223,528.44	253,431.96	2,873,330.00	86,199.90	33
34	Grey and Bruce	4,404,721.85	122,254.36	128,657.30	1,609,670.00	52,364.00	34
35	Guelph Township	502,955.00	21,955.98	24,005.80	189,050.00	8,805.50	35
36	Haltion Union	7,127,785.00	196,504.15	204,495.73	2,624,285.00	89,563.20	36
37	Hamilton Township	2,844,555.00	76,622.53	87,675.37	808,790.00	29,926.30	37
38	Hand-in-Iland	1,167,417.00	10,624.53	131,360.91	1,191,417.00	28,827.00	38
39	Hay Township	5,042,545.00	188,634.84	193,027.82	1,417,105.00	58,212.00	39
40	Hopewell Creek	1,011,614.00	49,114.01	51,727.80	326,865.00	16,783.50	40
41	Howard Farmers'	4,770,825.00	121,432.85	125,374.47	1,827,400.00	54,822.00	41
42	Howick Farmers'	2,661,295.00	64,384.92	75,023.08	1,052,190.00	29,790.54	42
43	Kent and Essex	8,696,236.00	108,500.52	136,589.10	2,955,180.00	59,092.60	43
44	Lambton Farmers'	7,897,565.00	193,340.71	203,155.35	3,356,825.00	167,841.25	44
45	Lanark County Farmers'	1,719,834.00	49,598.24	52,436.65	2,671,967.00	79,471.06	45
46	Lennox and Addington	1,444,018.00	29,783.34	37,556.14	700,604.00	24,542.69	46
47	Lobo	2,678,619.00	67,311.99	85,323.57	540,830.00	16,224.90	47
48	London Township	684,655.00	15,309.23	20,964.70	271,850.00	8,155.50	48
49	McGillivray	4,187,170.00	145,370.00	151,286.04	1,243,410.00	49,602.00	49
50	McKillop	6,099,845.00	149,227.75	191,938.32	2,153,700.00	69,547.10	50
51	Maple Leaf	32,880.00	2,056.48	5,101.79	12,350.00	1,294.50	51
52	Metropolitan	1,793,547.00	24,887.74	120,327.33	2,137,069.00	69,145.92	52
53	Millers' and Manufacturers'	3,336,394.00	85,293.26	21,827.89	350,544.00	2,446.56	53
54	Monarch	3,008,971.00	270,118.79	279,558.37	985,830.00	32,364.25	54
55	Nichol Mutual	6,316,028.00	75,577.20	70,548.81	2,422,720.00	110,427.00	55
56	Nissouri	2,277,635.00	37,560.12	41,122.22	620,350.00	18,730.50	56
57	Norfolk Farmers'	1,420,429.50	23,622.50	24,634.53	364,853.00	11,119.34	57
58	North Kent	951,058.00	41,920.12	45,667.03	694,670.00	30,233.50	58
59	Oacida Farmers'	952,730.00	172,762.85	172,770.98	1,283,400.00	54,855.00	59
60	Osgoode	4,682,535.00	55,486.08	51,499.63	5,538,400.00	21,814.00	60
61	Otter Mutual	1,694,290.00	122,208.45	139,084.85	2,538,400.00	51,036.50	61
62	Oxford Farmers'	7,779,425.00	205,771.03	296,204.66	3,507,215.00	118,642.05	62
63	Peel and Maryboro'	9,516,380.75	167,158.74	598,240.32	4,126,842.00	102,072.22	63
64	Peel County	10,929,399.00	86,846.62	103,819.41	1,430,760.00	42,922.80	64
65	Perth	3,529,430.00	54,904.00	58,611.46	733,265.00	22,255.95	65
66	Prescott	1,984,895.00	115,645.65	132,233.38	925,575.00	39,661.81	66
67	Puslinch	3,107,475.00	62,043.55	66,068.83	537,850.00	21,514.00	67
68	Saltfleet and Binbrook	1,848,605.00	345,739.46	373,072.33	4,927,258.00	142,889.75	68
69	Southwold	14,431,402.00	48,369.47	45,412.81	782,869.00	23,896.01	69
70	Sydenham	2,069,830.00	144,020.65	160,765.72	1,421,195.00	42,238.43	70
71	Townsend	5,484,130.00	79,492.29	81,032.02	586,950.00	23,817.55	71
72	Ushorne and Hibbert	2,292,538.00	254,594.67	775,053.82	4,033,711.00	150,136.80	72
73	Walpole Farmers'	10,918,619.00					73
74	Waterloo Mutual						74

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES. — *Concluded*  
 COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1915. — *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 1915.		Premium notes taken during year 1915		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Waterloo North.....	11,706	770 00	558,865	72	598,667	81	3,548,288	00	178,108	00	75
Wawanosh West.....	5,381	100 00	188,884	95	196,366	10	1,394,525	00	55,781	00	76
Wellington Mutual.....	611	775 00	22,970	38	55,731	74	225,320	00	14,811	92	77
Westminster Township.....	2,208	000 00	57,703	56	80,793	34	888,090	00	26,642	70	78
Williams East.....	805	850 00	20,142	34	23,376	12	294,955	00	8,848	65	79
Yarmouth.....	2,345	731 00	55,543	83	59,077	41	781,925	00	23,131	13	80
Totals.....	327,364	716 76	9,756,638	62	13,036,756	92	113,831,129	00	4,053,987	43	

## MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1906 to 1915, inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1886 to 1915, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1906 to 1915, 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.
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	9,886	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
1912	69 Purely Mutual Companies.....	408,326	46	12,797	00	216,711	11
	13 Cash-Mutual Companies.....	610,501	45	5,711	00	32,289	87
	6 Stock Companies.....	205,683	00	4,269	35	13,281	13
	88 Companies.....	1,224,510	91	22,777	35	262,282	11
1913	69 Purely Mutual Companies.....	515,045	72	12,539	35	230,479	25
	12 Cash-Mutual Companies.....	757,015	44	18,946	22	65,301	99
	5 Stock Companies.....	187,845	75	954	27	9,323	11
	86 Companies.....	1,459,906	91	32,439	84	305,104	35
1914	70 Purely Mutual Companies.....	436,125	51	13,150	96	172,822	26
	11 Cash-Mutual Companies.....	732,180	78	20,533	56	34,675	28
	5 Stock Companies.....	223,380	17	3,818	36	3,991	90
	86 Companies.....	1,391,686	46	37,502	88	211,489	44
1915	70 Purely Mutual Companies.....	446,553	65	10,118	67	126,368	01
	10 Cash-Mutual Companies.....	520,383	15	16,634	60	20,832	71
	5 Stock Companies.....	277,882	86	3,264	48	1,803	10
	85 Companies.....	1,244,819	66	30,017	75	149,003	82



## 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 30 years from 1886 to 1915, 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.
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	
1912	69	8,714,406.51		20,344.37		255,573,924.64		112,707.67		408,326.46	
1913	69	9,017,764.20		27,219.55		266,766,720.77		121,415.61		515,045.72	
1914	70	9,418,246.92		37,274.82		276,865,089.54		115,922.54		436,125.51	
1915	70	9,785,510.19		31,776.48		288,858,552.43		124,821.93		446,553.65	

\* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1886 to 1915, both inclusive, \$7,783,675.64.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1886 TO 1915, 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 average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	Total percentage of average cost of management to average amount at risk.
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	868 38	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	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893	60	53,632 97	697 87	52,935 10	1,549,514 00	3.377	837 78	.0640	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	3.273	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	.0555	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	1,675,638 00	3.395	982 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 40	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	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 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	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,501,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	65	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,632 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915	70	139,793 00	453 95	139,343 70	4,126,550 74	3.376	1,783 17	.0430	6,379 33	.154	.1970

\*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2493 = 24.93 cents.



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# WEATHER INSURANCE COMPANIES

(Mutual—R.S.O. 1914, Chap. 183, Part III.)

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

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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 1916.

*Directors:*

W. T. Caldwell .....	Hensall (R.R. 2), Ont.
James Scott .....	Cromarty, Ont.
S. Brokenshire .....	Crediton (R.R. 2), Ont.
Benson Williams .....	Exeter, Ont.
Henry Rau .....	Zurich, Ont.
D. Fotheringham .....	Brucefield (R.R. 1), Ont.
Wm. B. Battler .....	Zurich, Ont.
Roger Northcote .....	Exeter, Ont.
Moses Geiger .....	Zurich, Ont.

*Officers:*

W. T. Caldwell, President .....	Hensall (R.R. 2), Ont.
James Scott, Vice-President .....	Cromarty, Ont.
A. G. Smillie, Secretary-Treasurer .....	Seaforth, Ont.

*Auditors:*

John Campbell .....	Exeter, Ont.
Henry Strang .....	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$91,865.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office .....	\$124 51	
Cash in Molsons Bank, Hensall, Ont. ....	4,117 10	
Cash in Dominion Bank, Seaforth, Ont. ....	97 01	
		\$4,338 62
Amount unpaid for fixed payments of 1915 .....		485 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		91,865 80
Office furniture (not extended) .....	\$50 00	
Total assets .....		\$96,690 07

LIABILITIES.

Amount of supposed or reported losses .....	\$21 00.
Total liabilities .....	\$21 00

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$1,009 98	
Held by agents for fees (not extended) .....	682 00	
Cash received for fixed payments due in 1915 .....		\$5,014 15
“ fixed payments due in prior years .....		291 20
“ interest .....		41 95
Total receipts .....		<u>\$5,347 30</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for commission .....		\$220 65
“ investigation of claims .....		46 60
“ statutory assessment and license fee .....		28 72
“ printing, stationery and advertising .....		102 25
“ salaries, directors' and auditors' fees .....		704 50
“ postage, telephone, telegrams and express .....		90 85
“ rent (directors' meetings) .....		11 00
“ travelling expenses .....		280 50
Total expenses of management .....		<u>\$1,485 07</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1915 .....		52 30
“ losses which occurred during 1915 .....		471 54
“ rebate .....		9 75
Total expenditure .....		<u>\$2,018 66</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual .....	\$2,524,720 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	2,452	\$2,657,205 00
Policies new and renewed during 1915 .....	682	782,150 00
Gross number and amount in force during 1915 .....	3,134	\$3,439,355 00
Less expired and cancelled in 1915 .....	886	914,635 00
Net risks in force 31st December, 1915 .....	2,248	<u>\$2,524,720 00</u>

## PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$109,994 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	91,865 80
Amount of premium notes received during the year 1915 .....	34,956 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 .....	1,747 80

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Wm. Park .....	Orton (R.R.), Ont.
Willis Potter .....	Waldemar (R.R.), Ont.
W. A. Wansborough .....	Grand Valley, Ont.
Edward Archibald .....	Grand Valley (R.R. 2), Ont.
John Sime .....	Grand Valley, Ont.
Wm. Scaife .....	Orton (R.R.), Ont.
James Corbett .....	Riverview, Ont.
F. H. Neil .....	Lucan, Ont.
M. Baker .....	Rodney (R.R.), Ont.
W. J. Jelly .....	Waldemar (R.R. 1), Ont.
N. J. Stanley .....	Denfield (R.R.), Ont.
John S. Ross .....	Jarvis, Ont.

*Officers:*

Wm. Park, President .....	Orton (R.R.), Ont.
Willis Potter, Vice-President .....	Waldemar (R.R.), Ont.
W. A. Wansborough, Secretary-Treasurer .....	Grand Valley, Ont.

*Auditors:*

E. H. Lindsay .....	Grand Valley, Ont.
J. A. Richardson .....	Grand Valley, Ont.

Unassessed premium note capital, \$175,336.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages .....		\$5,500 00
Cash at head office .....	\$0 60	
Cash in Bank of Toronto, Stayner .....	2 00	
“ Royal Bank, Grand Valley .....	3,938 30	
“ The Union Bank, Shelburne .....	42 38	
“ Home Bank, in various branches .....	82 08	
“ Standard Bank, Lucan, Ont. ....	99 43	
“ Huron and Erie Loan and Savings Co., London, Ont. ..	31 76	
“ Merchants Bank, in various branches .....	29 57	
“ Dominion Bank, St. Thomas, Ont. ....	43 77	
“ Canadian Bank of Commerce, Brantford, Ont. ....	7 00	
“ Bank of Hamilton, various branches .....	88 30	
“ Sterling Bank, Monkton, Ont. ....	4 35	
“ Bank of British North America, London, Ont. ....	203 09	

Amount unpaid of fixed payments of 1915 .....	1,799 75
Amount of premium notes, after deducting all payments thereon and assessments levied .....	175,336 40
Office furniture and safe (not extended) .....	\$300 00
<b>Total assets .....</b>	<b>\$187,208 78</b>

## LIABILITIES.

Amount of taxes .....	\$33 49
“ rent .....	69 00
<b>Total liabilities .....</b>	<b>\$102 49</b>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$739 46
Cash received as fixed payments due in 1915 .....	\$12,768 72
“ fixed payments due in prior years .....	351 05
“ assessment levied in years prior to 1915 .....	17 85
“ interest .....	329 14
“ transfer fees .....	33 20
“ paid in advance .....	27 30
“ overpaid .....	166 40
“ all other .....	76 09
“ repayment on mortgage (not extended) .....	\$100 00
<b>Total .....</b>	<b>\$13,769 75</b>

## EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission .....	\$943 37
“ fuel and light .....	67 34
“ interest .....	62 45
“ investigation and adjustment of claims .....	161 60
“ statutory assessment and license fee .....	65 26
“ travelling expenses .....	347 17
“ salaries, directors' and auditors' fees .....	2,263 50
“ printing, stationery and advertising .....	233 47
“ rent .....	78 00
“ postage, telephone, telegrams and express .....	484 00
“ other expenses .....	3 00
<b>Total expenses of management .....</b>	<b>\$4,709 16</b>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1915 .....	154 75
“ losses which occurred during 1915 .....	1,933 77
“ repayment of loans .....	3,000 00
“ rebates .....	238 90
<b>Total expenditure .....</b>	<b>\$10,036 58</b>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual . . . . .	\$6,670,770 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 . . . . .	6,534	\$6,750,927 00
Policies new and renewed during 1915 . . . . .	1,767	1,906,495 00
Gross number and amount in force during 1915 . . . . .	8,301	\$8,657,422 00
Less expired and cancelled in 1915 . . . . .	1,904	1,986,652 00
Net risks in force at 31st December, 1915 . . . . .	6,397	<u>\$6,670,770 00</u>

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$205,633 25
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	175,336 40
Amount of premium notes received during the year . . . . .	59,453 40
Amount of premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915 . . . . .	4,579 11



## 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 1916.

*Directors:*

George McIntosh .....	Embro, Ont.
D. Bonis .....	St. Mary's, Ont.
John Davidson .....	Burns, Ont.
S. R. Wallace .....	Burgessville, Ont.
James Donaldson .....	Atwood, Ont.
T. O. Robson .....	St. Mary's, Ont.
H. Hensworth .....	Gowanstown, Ont.
W. B. Murray .....	Woodstock, Ont.
J. R. Murray .....	Embro, Ont.
J. R. Calder .....	Kintore, Ont.
C. N. Carroll .....	Norwich, Ont.
Col. Ross .....	Embro, Ont.
Geo. J. Meldrum .....	Guelph, Ont.
John McLevin .....	Wickson, Ont.
P. J. Payton .....	Stratford, Ont.

*Officers:*

Geo. McIntosh, President .....	Embro, Ont.
David Bonis, Vice-President .....	St. Mary's, Ont.
E. L. Sutherland, Secretary-Treasurer .....	Woodstock, Ont.

*Auditors:*

E. M. Doull .....	Embro, Ont.
A. L. Murray .....	Embro, Ont.

Unassessed premium note capital. \$158,240.42.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

Cash value bonds, debentures and securities .....	\$5,000 00
Cash in Royal Bank, Woodstock .....	17,734 85
Amount unpaid of fixed payments of 1915 .....	2,956 64
Amount unpaid, fixed payments, prior years (not extended)....	\$2,848 11
Amount of premium notes, after deducting all payments thereon and assessments levied .....	158,240 42
Office furniture and safe (not extended) .....	\$300 00
Total assets .....	<u>\$183,931 91</u>

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$9,180 86	
Cash received for application or membership fees .....		\$13 00
“ as fixed payments due in 1915 .....		16,553 46
“ as fixed payments due in prior years .....		3,122 87
“ as interest .....		302 85
Total .....		<u>\$19,992 18</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for commission and bonus .....		\$1,089 17
“ Division Court costs .....		71 10
“ bank exchange .....		51 67
“ salaries, directors' and auditors' fees .....		1,749 50
“ printing, stationery and advertising .....		444 55
“ postage, telephones, telegrams and express .....		188 79
“ statutory assessments and license fee .....		90 12
“ travelling expenses .....		48 50
“ organization expenses .....		63 87
“ taxes .....		9 34
“ investigation of claims .....		269 95
“ rent .....		104 00
“ collection of accounts .....		401 57
Total expenses of management .....		<u>\$4,582 13</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1915 .....		1,437 72
“ rebates .....		14 50
“ other expenditure, including safe .....		406 18
Cash invested in debentures (not extended) .....	\$5,000 00	

Total expenditure .....		<u>\$6,440 53</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual .....	Three years.	\$9,304,080 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914 .....	7,434	\$9,535,796 50
Policies new and renewed during 1915 .....	1,719	2,289,629 00
Gross number and amount in force during 1915 .....	9,153	\$11,825,425 00
Less expired and cancelled in 1915 .....	2,205	\$2,521,345 00
Net risks in force 31st December, 1915 .....	6,948	<u>\$9,304,080 00</u>

## PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$196,081 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	158,240 42
Amount of premium notes received during the year 1915 .....	48,669 50

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# Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS; LIABILITIES, RECEIPTS AND EXPENDITURE.

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WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Mortgages and Delventures.		Cash.		Fixed payments of 1915 unpaid.		Assessments of 1915 unpaid.		Unassessed premium note capital.		Interest accrued and all other assets.		Agents' balances.		Total assets.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	.....	.....	4,338	62	485	65	.....	.....	91,865	80	.....	.....	.....	.....	96,690	07
Ontario Farmers'	.....	.....	4,572	63	1,799	75	.....	.....	175,336	40	.....	.....	.....	.....	187,208	78
Western Farmers'	.....	.....	17,734	85	2,956	64	.....	.....	158,240	42	.....	.....	.....	.....	183,931	91
Totals.....	10,500	00	26,646	10	5,242	04	.....	.....	425,442	62	.....	.....	.....	.....	467,830	76

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Amount of surplus loss.		Other liabilities.		Borrowed money and bills payable.		Interest accrued.		Total liabilities.		Number of policies in force.		Net amount of risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Huron Weather	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ontario Farmers'	21	00	102	49	.....	.....	.....	.....	.....	.....	.....	.....	2,524,720	00
Western Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,870,770	00
Totals.....	21	00	102	49	.....	.....	.....	.....	.....	.....	.....	.....	9,304,080	00
													18,499,570	00

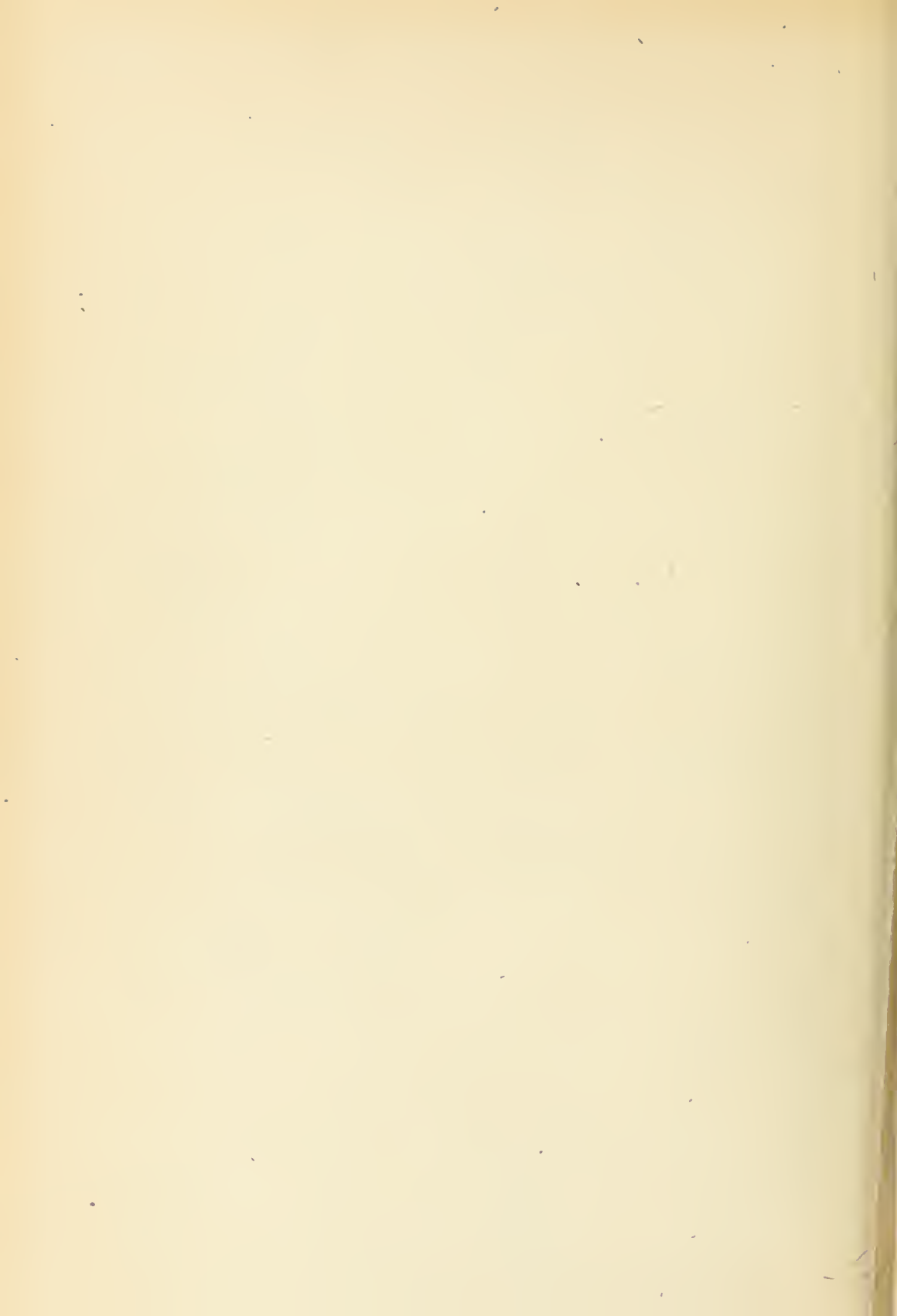
WEATHER INSURANCE COMPANIES.  
INCOME FOR THE YEAR ENDING 31st DECEMBER, 1915.

Name of Company.	Fixed payments of 1915.		Fixed payments of prior years.		Assessments, 1915.		Interest.		Cash borrowed.		Agents' balances.		Fees or Surveys.		All other.		Total receipts		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Huron Weather .....	5,014	15	291	20	.....	41	95	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,347	30
Ontario Farmers' .....	12,768	72	351	05	.....	329	14	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13,769	75
Western Farmers' .....	16,553	46	3,122	87	.....	302	85	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	19,982	18
Totals .....	34,336	33	3,765	12	.....	673	94	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	39,109	23

(a) Not including \$100.00 repayment on mortgage.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1915.

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		Invested (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather .....	220	65	.....	.....	28	72	.....	.....	1,235	70	1,485	07	.....	.....	523	84	9	75	.....	.....	2,018	65	.....	.....
Ontario Farmers' .....	943	37	.....	.....	65	26	.....	.....	3,638	08	4,709	16	3,000	00	2,088	52	238	90	.....	.....	10,036	58	.....	.....
Western Farmers' .....	1,140	81	71	10	90	12	.....	.....	3,280	07	4,582	13	.....	.....	1,437	72	14	50	406	18	6,440	53	5,000	00
Totals .....	2,304	86	71	10	184	10	62	45	8,153	85	10,776	36	3,000	00	4,050	08	263	15	406	18	18,495	77	5,000	00





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**COLUMBIA INSURANCE COMPANY**  
**(OF JERSEY CITY, N.J.)**

**INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL  
DAMAGE. [2 George V., Chap. 33, Sec. 13, (3), (4).]**

**ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.**

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## COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario: G. Temple McMurrich, Toronto, Ontario.

*Commenced business 21st March, 1901.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

Geo. F. Crane .....	New York City.
H. K. Fowler .....	New York City.
P. Beresford .....	New York City.
A. G. Thatcher .....	New York City.
F. T. Busk .....	New York City.
G. D. Hallock .....	New York City.
F. H. Canty .....	New York City.

*Officers:*

Geo. F. Crane, President .....	New York City.
H. K. Fowler, Vice-President .....	New York City.
F. H. Canty, Secretary .....	New York City.
H. K. Fowler, Treasurer .....	New York City.

*Auditors:*

Deloitte, Plender, Griffiths & Co. ....	New York City.
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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, \$40,000.00 par value.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

## ASSETS.

State, provincial, county, municipal and railroad bonds .....	\$1,002,733 26
Actual cash on hand at head office .....	67,830 68
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 receipts, forming part of the Ontario Government deposit) .....	5,000 00
Interest due or accrued and unpaid .....	13,594 50
Premiums outstanding in course of collection .....	123,110 15
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915 .....	148,562 80
Total assets .....	\$1,365,831 39

## LIABILITIES.

Amount of supposed or reported losses .....	\$27,844 45
Amount required to re-insure all outstanding risks, being 50 per cent. of gross premiums on all policies in force 31st December, 1915 .....	312,941 84
Amount due for printing, stationery and advertising, etc. ....	500 00
Amount due for commission and brokerage .....	15,500 00
<b>Total liabilities .....</b>	<b>\$356,786 29</b>
<b>Paid-up capital stock .....</b>	<b>\$400,000 00</b>

## RECEIPTS.

Cash balance at 31st December, 1914 (not extended) .....	\$104,315 76
Gross premiums received in cash .....	\$862,986 87
Interest or dividends .....	41,719 03
Re-insurance on policies become claims .....	135,682 38
Salvage on claims .....	12,774 26
Cash received from investments (not extended) .....	\$10,009 19
<b>Total receipts .....</b>	<b>\$1,053,162 54</b>

## EXPENDITURE.

## Expenses of management:

Cash paid to agents for commission, salaries and bonus .....	\$129,162 94
“ law costs .....	297 52
“ investigation and adjustment of claims .....	876 80
“ statutory assessment and license fees (Ontario) .....	76 59
“ license fees, etc., other provinces .....	1,307 04
“ salaries, directors' and auditors' fees .....	8,576 98
“ printing, stationery and advertising .....	1,877 34
“ postage, telegrams and express .....	1,200 45
“ Surveys, boards, etc. ....	1,292 10
“ taxes (municipal and government) .....	11,816 95
“ all other .....	117 38
<b>Total expenses of management .....</b>	<b>\$156,602 09</b>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1915 .....	51,665 92
“ losses which occurred during 1915 .....	385,865 67
“ re-insurance . . . . .	320,765 94
“ rebate, abatement and returned premiums .....	117,178 67
“ for securities (not extended) .....	\$57,578 52

**Total expenditure .....** **\$1,032,078 29**

## MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1914..	\$2,978,799 00	\$36,172,052 00	\$39,150,851 00
Policies issued in 1915, new and renewed . . . . .	27,811,288 00	90,789,297 00	118,600,585 00
Gross total . . . . .	\$30,790,087 00	\$126,961,349 00	\$157,751,436 00
Deduct expired and cancelled in 1915... .	28,312,962 00	96,474,925 00	124,787,887 00
Policies remaining in force 31st December, 1915 . . . . .	\$2,477,125 00	\$30,486,424 00	\$32,963,549 00

## LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Union Marine Insurance Co. ....	Liverpool, Eng. ....	3,993	\$ 399,300	\$ 399,300
Geo. F. Crane . . . . .	New York . . . . .	1	100	100
H. K. Fowler . . . . .	" . . . . .	1	100	100
P. Beresford . . . . .	" . . . . .	1	100	100
A. G. Thatcher . . . . .	" . . . . .	1	100	100
F. T. Busk . . . . .	" . . . . .	1	100	100
G. D. Hallock . . . . .	" . . . . .	1	100	100
F. H. Canty . . . . .	" . . . . .	1	100	100
Totals . . . . .		4,000	\$400,000	\$400,000

**INDEXES**  
TO  
**DETAILED REPORT**  
OF THE  
**Superintendent of Insurance**

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The following indexes comprise all insurance corporations or companies standing registered at the 1st September, 1916.

PAGE 3.—Index A: Dominion Licensees standing registered at the 1st September, 1916, 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 9.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 10.—Index B: Provincial Licensees standing registered at the 1st September, 1916, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 12.—Index C: List of Underwriters registered to transact business in Ontario up to Septemebr 1st, 1916.



## INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 66	Acadia Fire Insurance Company . . . . .	5614	Fire Insurance . . . . .	May 1.	April 30
A 34	Aetna Insurance Company of Hartford, Conn. . . . .	5683	Fire, Automobile and Tornado Insurance . . . . .	"	"
A 4	Aetna Life Insurance Company of Hartford, Conn. . . . .	5682	Life Insurance . . . . .	"	"
A 3	Alliance Assurance Company, Limited. . . . .	5738	Fire, Accident, Sickness and Guarantee Insurance . . . . .	"	"
A103	American and Foreign Marine Insurance Company . . . . .	5766	Inland Transportation Insurance . . . . .	"	"
A 35	American Surety Company of New York . . . . .	5714	Guarantee Insurance . . . . .	"	"
A 15	Atlas Assurance Company, Limited. . . . .	5650	Fire Insurance . . . . .	"	"
A 31	Boiler Inspection and Insurance Company, Canada . . . . .	5685	Steam Boiler Insurance . . . . .	"	"
A 18	British America Assurance Company, Toronto . . . . .	5638	Fire and Hail Insurance . . . . .	"	"
A 99	British Colonial Fire Insurance Company . . . . .	5618	Fire Insurance . . . . .	"	"
A 98	British Dominions General Insurance Company, Limited . . . . .	5750	Fire Insurance . . . . .	"	"
A 83	British Northwestern Fire Insurance Company . . . . .	5615	Fire Insurance . . . . .	"	"
A 18	Caledonian Insurance Company . . . . .	5700	Fire Insurance . . . . .	"	"
A 37	Canada Accident Assurance Company. . . . .	5774	Accident, Sickness, Plate Glass, Burglary, and Guarantee Insurance also Fire Insurance. . . . .	"	"
A 3	Canada Life Assurance Company . . . . .	5578	Life Insurance . . . . .	"	"
A 77	Canada National Fire Insurance Company . . . . .	5653	Fire Insurance . . . . .	"	"
A 70	Canada Weather Insurance Company. . . . .	5781	Insurance against "injury to property caused by cyclones, tornadoes, wind storms, frost or hail" except "with respect to property in transit on water" . . . . .	"	"
A 58	Canadian Casualty and Boiler Insurance Company . . . . .	5597	Accident, Sickness and Steam Boiler . . . . .	"	"
A 45	Canadian Fire Insurance Company. . . . .	5748	Fire Insurance . . . . .	"	"
A102	Canadian Lumbermen's Insurance Exchange . . . . .	5609	Fire Insurance among its members restricted to risks on property situated in the Provinces of Ontario and Quebec . . . . .	"	"
A 40	Canadian Order of the Woodmen of the World . . . . .	5579	Life and Sickness Insurance on the Assessment Plan . . . . .	"	"
A 85	Canadian Surety Company . . . . .	5715	Guarantee Insurance . . . . .	"	"
A 80	Capital Life Assurance Company of Canada . . . . .	5671	Life Insurance . . . . .	"	"
A 97	Casualty Company of Canada . . . . .	5702	Plate Glass Insurance . . . . .	"	"
A 71	Chartered Trust and Executor Company . . . . .	5775	Title Insurance as defined in the Company's Act of Incorporation . . . . .	"	"
A 29	Commercial Travellers' Mutual Benefit Society . . . . .	5590	Life Insurance on the Assessment Plan . . . . .	"	"
A 5	Commercial Union Assurance Company (Limited) . . . . .	5716	Fire and Life Insurance . . . . .	"	"
A100	Compagnie d'Assurances Generales Contre l'Incendie . . . . .	5626	Fire Insurance . . . . .	"	"
A 6	Confederation Life Association . . . . .	5584	Life Insurance . . . . .	"	"
A 37	Connecticut Fire Insurance Company of Hartford, Conn. . . . .	5667	Fire and Hail Insurance . . . . .	"	"



## INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—Continued

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 76	Continental Insurance Company of New York	5688	Fire Insurance	May 1	April 30
A 50	Continental Life Insurance Company	5651	Life Insurance	" ..	" ..
A 51	Crown Life Insurance Company	5749	Life Insurance	" ..	" ..
A 30	Dominion Gresham Guarantee and Casualty Company	5664	Burglary, Accident, Sickness, Guarantee and Automobile Insurance	" ..	" ..
A 27	Dominion of Canada Guarantee and Accident Insurance Company	5582	Fire Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	" ..	" ..
A 59	Dominion Fire Insurance Company	5585	Fire throughout Canada and Hail restricted to the Province of Saskatchewan	" ..	" ..
A 29	Dominion Life Assurance Company	5655	Life Insurance	" ..	" ..
A 22	Edinburgh Life Assurance Company	5673	Life Insurance (as a discontinuing Company)	" ..	" ..
A 41	Employers' Liability Assurance Corporation (Limited)	5736	Fire, Accident, Guarantee, Automobile and Sickness Insurance	" ..	" ..
A 95	Equitable Fire and Marine Insurance Company	5668	Fire Insurance	" ..	" ..
A 16	Equitable Life Assurance Society of the United States	5637	Life Insurance	" ..	" ..
A 48	Excelsior Life Insurance Company	5605	Life Insurance	" ..	" ..
A 75	Factoria Insurance Company	5742	Fire Insurance	" ..	" ..
A 57	Fidelity and Casualty Company of New York	5719	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance	" ..	" ..
A 26	Fidelity Phenix Fire Insurance Company of New York	5730	Fire and Tornado Insurance	" ..	" ..
A 100	Fireman's Fund Insurance Company	5703	Fire and Inland Transportation Insurance and Insurance against Loss or Damage to Automobiles by Accident, Burglary or Theft	" ..	" ..
A 89	Firemen's Insurance Company of New York, N.J.	5652	Fire Insurance	" ..	" ..
A 61	General Accident Assurance Company of Canada	5598	Accident and Sickness Insurance	" ..	" ..
A 68	General Accident, Fire and Life Assurance Corporation, Limited	5745	Fire Insurance	" ..	" ..
A 68	General Animals Insurance Company of Canada	5616	Live Stock Insurance	" ..	" ..
A 55	German-American Insurance Company	5706	Fire and Tornado Insurance	" ..	" ..
A 94	Glens Falls Insurance Company	5625	Fire and Tornado Insurance, and Insurance against loss or damage to Automobiles by burglary or theft	" ..	" ..
A 41	Globe Indemnity Company of Canada	5628	Accident, Sickness, Burglary, Automobile and Guarantee Insurance	" ..	" ..
A 91	Globe & Rutgers Fire Insurance Company	5769	Fire and Explosion Insurance as limited by Company's charter	" ..	" ..
A 45	Grand Council of the Catholic Mutual Benefit Association of Canada	5619	Life and Sickness Insurance on the Assessment Plan	" ..	" ..
A 49	Great West Life Assurance Company	5656	Life Insurance	" ..	" ..
A 81	Gresham Life Assurance Society, Limited	5676	Life Insurance	" ..	" ..
A 14	Guarantee Company of North America	5658	Guarantee Insurance	" ..	" ..
A 78	Guardian Accident and Guarantee Company	5618	Accident, Sickness, Guarantee Burglary and Plate Glass Insurance	" ..	" ..

## INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—Continued.

Report Page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 13	Guardian Assurance Company, Limited, of London, England .....	5644	Fire Insurance .....	May 1	April 30
—	Hamilton Fire Insurance Company ...	5867	Fire Insurance .....	July 18	"
A 56	Hartford Steam Boiler Inspection and Insurance Company .....	5689	License restricted to guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada ....	May 1	"
A 33	Hartford Fire Insurance Company Hartford .....	5720	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft" ..	"	"
A 51	Home Insurance of New York .....	5690	Fire, Automobile, Tornado and Hail Insurance .....	"	"
A 71	Hudson Bay Insurance Company .....	5622	Fire and Hail Insurance .....	"	"
A 56	Imperial Guarantee and Accident Insurance Company of Canada .....	5751	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance .....	"	"
A 43	Imperial Life Assurance Company of Canada .....	5588	Life Insurance .....	"	"
A 93	Imperial Underwriters' Corporation of Canada .....	5757	Fire Insurance .....	"	"
A 43	Independent Order of Foresters .....	5583	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life ....	"	"
A 33	Insurance Company of North America .....	5771	Fire, Inland Transportation and Automobile Insurance, excluding Insurance against Loss by reason of Injury to the Person .....	"	"
A 93	Insurance Company of the State of Pennsylvania .....	5723	Fire Insurance .....	"	"
A 57	International Fidelity Insurance Company .....	5599	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company .....	"	"
A 46	Law Union and Rock Insurance Company, Limited .....	5724	Fire, Accident and Sickness Insurance also Burglary and Plate Glass Insurance .....	"	"
A 74	Life Association of Scotland .....	5886	Life Insurance (as a discontinuing Company) .....	"	"
A 9	Liverpool and London and Globe Insurance Company, Limited .....	5678	Fire and Life Insurance .....	"	"
A 55	Liverpool Manitoba Assurance Company .....	5679	Fire Insurance .....	"	"
A 23	Lloyd's Plate Glass Insurance Company .....	5725	Plate Glass Insurance .....	"	"
A 24	London Assurance Corporation .....	5726	Fire and Life Insurance .....	"	"
A 38	London Guarantee and Accident Company (Limited) .....	5737	Fire, Guarantee, Burglary, Accident and Sickness Insurance.	"	"
A 10	London and Lancashire Fire Insurance Company, Limited .....	5629	Fire Insurance .....	"	"
A 67	London and Lancashire Guarantee and Accident Company of Canada .....	5580	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance .....	"	"
A 22	London and Lancashire Life and General Assurance Association, Limited .....	5611	Life Insurance .....	"	"
A 25	London Mutual Fire Insurance Company of Canada .....	5608	Fire Insurance .....	"	"
A 25	London Life Insurance Company .....	5692	Life Insurance .....	"	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—*Con.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 89	Loyal Protective Insurance Company..	5617	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada .....	May 1 ..	April 30
A 76	L'Union Compagnie d'Assurance contre l'incendie .....	5723	Fire Insurance .....	" ..	" ..
A 27	Manufacturers' Life Insurance Company	5649	Life Insurance .....	" ..	" ..
A 28	Mercantile Fire Insurance Company ..	5631	Fire Insurance .....	" ..	" ..
A 60	Marine Insurance Company, Limited ...	5727	Fire, Automobile and Inland Transportation Insurance .....	" ..	" ..
A 53	Maryland Casualty Company .....	5591	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Fly Wheel Insurance .....	" ..	" ..
A 92	Merchants Casualty Company of Canada.	5645	Accident Insurance (excluding Employers' Liability) and Sickness Insurance .....	" ..	" ..
A 38	Metropolitan Life Insurance Company of New York .....	5693	Life Insurance .....	" ..	" ..
A 97	Millers' National Insurance Company ..	5699	Fire Insurance .....	" ..	" ..
A 63	Monarch Life Assurance Company .....	5730	Life Insurance .....	" ..	" ..
A 93	Moose, Grand Lodge of the Loyal Order of, in the Dominion of Canada ...	5765	Sickness Insurance among Members of the Order .....	" ..	" ..
A 91	Mount Royal Assurance Company .....	5587	Fire and Plate Glass Insurance ..	" ..	" ..
A 32	Mutual Life Assurance Company of Canada .....	5600	Life Insurance .....	" ..	" ..
A 36	Mutual Life and Citizens' Assurance Company, Limited .....	5592	Life Insurance .....	" ..	" ..
A 11	Mutual Life Insurance Company of New York .....	5643	Life Insurance .....	" ..	" ..
A 98	National Ben-Franklin Fire Insurance Company .....	5601	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	" ..	" ..
A 69	National Fire Insurance Company of Hartford .....	5632	Fire and Tornado Insurance .....	" ..	" ..
A 94	Nationale Fire Insurance Company of Paris, France .....	5776	Fire Insurance .....	" ..	" ..
A 46	National Life Assurance Company of Canada .....	5758	Life Insurance .....	" ..	" ..
A 61	National Provincial Plate Glass and General Insurance Company, Limited .....	5721	Plate Glass Insurance .....	" ..	" ..
A 74	National Surety Company .....	5732	Guarantee Insurance .....	" ..	" ..
A 78	National Union Fire Insurance Company of Pittsburgh, Penn. ....	5605	Fire and Tornado Insurance .....	" ..	" ..
A 17	New York Life Insurance Company ...	5680	Life Insurance .....	" ..	" ..
A 48	New York Plate Glass Insurance Company .....	5646	Plate Glass Insurance .....	" ..	" ..
A 88	Niagara Fire Insurance Company .....	5708	Fire, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)	" ..	" ..
A 87	North American Accident Insurance Company .....	5595	Accident, Sickness, and Plate Glass Insurance .....	" ..	" ..
A 15	North American Life Assurance Company .....	5657	Life Insurance .....	" ..	" ..
A 24	North British and Mercantile Insurance Company .....	5613	Fire and Life Insurance .....	" ..	" ..

## INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 69	North Empire Fire Insurance Company	5621	Fire Insurance .....	May 1 ..	April 30
A 82	North West Fire Insurance Company ..	5759	Fire Insurance .....	" ..	" ..
A 8	Northern Assurance Company, Limited.	5610	Fire Insurance .....	" ..	" ..
A 42	Northern Life Assurance Company of Canada .....	5647	Life Insurance .....	" ..	" ..
A 90	Northwestern National Insurance Company of Milwaukee, Wis. ....	5602	Fire, Tornado and Hail Insurance ....	" ..	" ..
A 49	Norwich Union Life Insurance Society ..	5661	Life Insurance (as a discontinuing Company) .....	" ..	" ..
A 35	Norwich Union Fire Insurance Society, Limited .....	5660	Fire, Accident, Sickness, Automobile and Plate Glass Insurance .....	" ..	" ..
A 95	Occidental Fire Insurance Company ..	5612	Fire Insurance .....	" ..	" ..
A 24	Ocean Accident and Guarantee Corporation (Limited) .....	5603	Fire, Accident, Sickness, Guarantee and Plate Glass Insurance ..	" ..	" ..
A 64	Pacific Coast Fire Insurance Company.	5735	Fire Insurance .....	" ..	" ..
A 84	Palatine Insurance Company, Limited.	5736	Fire Insurance .....	" ..	" ..
A 96	Phenix Fire Insurance Company of Paris, France .....	5627	Fire Insurance .....	" ..	" ..
A 10	Phoenix Assurance Company, Limited of London .....	5709	Fire and Life Insurance .....	" ..	" ..
A 36	Phoenix Insurance Company, Hartford, Conn. ....	5669	Fire Insurance .....	" ..	" ..
A 66	Protective Association of Canada .....	5641	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 .....	" ..	" ..
A 81	Providence Washington Insurance Company .....	5711	Fire and Automobile Insurance...	" ..	" ..
A 77	Provincial Insurance Company, Limited	5666	Fire Insurance .....	" ..	" ..
A 65	Prudential Insurance Company of America .....	5694	Life Insurance .....	" ..	" ..
A 12	Quebec Fire Assurance Company .....	5636	Fire Insurance .....	" ..	" ..
A 12	Queen Insurance Company of America.	5623	Fire, Inland Transportation and Automobile Insurance .....	" ..	" ..
A 53	Railway Passengers' Assurance Company .....	5654	Guarantee, Accident, Sickness and Plate Glass Insurance .....	" ..	" ..
A 49	Reliance Mutual Life Assurance Society	5663	Life Insurance (as a discontinuing Company) .....	" ..	" ..
A 90	Ridgely Protective Association .....	5604	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada .....	" ..	" ..
A 101	Royal Exchange Assurance .....	5196	Fire, Accident, Sickness and Automobile Insurance, restricted to Burglary or Theft .....	" ..	" ..
A 71	Royal Guardians .....	5752	Life and Sickness Insurance .....	" ..	" ..
A 7	Royal Insurance Company, Limited .....	5624	Fire and Life Insurance .....	" ..	" ..
A 87	La Sauvegarde Life Insurance Company	5620	Life Insurance .....	" ..	" ..
A 44	Scottish Amicable Life Assurance Society .....	5673	Life Insurance (as a discontinuing Company) .....	" ..	" ..
A 17	Scottish Union and National Insurance Company .....	5659	Fire and Tornado Insurance.....	" ..	" ..
A 79	Security Life Insurance Company of Canada .....	5770	Life Insurance .....	" ..	" ..
A 52	Sovereign Life Assurance Company of Canada .....	5674	Life Insurance .....	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 64	Springfield Fire and Marine Insurance Company .....	5713	Fire and Tornado Insurance ....	May 1 ..	April 30
A 63	St. Paul Fire and Marine Insurance Company .....	5633	Fire, Inland Transportation, Tornado and Automobile Insurance .....	" ..	" ..
A 5	Standard Life Assurance Company, Scotland .....	5596	Life Insurance .....	" ..	" ..
A 39	Star Assurance Society .....	5589	Life Insurance (as a discontinuing Company) .....	" ..	" ..
A 54	State Life Insurance Company .....	5593	Life Insurance .....	" ..	" ..
A 47	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada .....	5747	Life and Sickness Insurance .....	" ..	" ..
A 31	Sun Insurance Office, London, England.	5642	Fire Insurance .....	" ..	" ..
A 21	Sun Life Assurance Company of Canada .....	5744	Life Insurance .....	" ..	" ..
A 84	Travelers' Indemnity Company .....	5607	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance ...	" ..	" ..
A 90	Travelers' Insurance Company of Hartford, Conn. ....	5606	Life and Accident Insurance .....	" ..	" ..
A 72	Travellers' Life Assurance Company of Canada .....	5594	Life Insurance .....	" ..	" ..
A 73	Underwriters at American Lloyds .....	5625	Fire Insurance .....	" ..	" ..
A 80	Union Assurance Society, Limited ....	5735	Fire and Inland Transportation Insurance .....	" ..	" ..
A 90	Union Mutual Life Insurance Company of Maine .....	5734	Life Insurance .....	" ..	" ..
A 54	United States Fidelity and Guaranty Company .....	5581	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance .....	" ..	" ..
A 19	United States Life Insurance Company of the City of New York .....	5677	Life Insurance .....	" ..	" ..
A 85	Weatchester Fire Insurance Company..	5670	Fire and Hail Insurance.....	" ..	" ..
A 8	Western Assurance Company, Toronto.	5760	Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance .....	" ..	" ..
A 59	Yorkshire Insurance Company, Limited.	5698	Fire, Live Stock, Accident, Sickness, and Plate Glass Insurance .....	" ..	" ..



INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report Page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 34	Aetna Insurance Company .....	5684	Inland Marine Insurance .....	May 1 ..	April 30
A 3	Alliance Assurance Company, Limited..	{ 5767 5768	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 18	British America Assurance Company..	{ 5639 5640	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 96	British Dominions General Insurance Company, Limited .....	{ 5739 5741	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A101	British and Foreign Marine Insurance Company .....	{ 5686 5687	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 5	Commercial Union Assurance Company, Limited .....	{ 5717 5718	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
—	Columbia Insurance Company (Jersey City, N.J.) .....	{ 5702 5701	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A113	Fireman's Fund Insurance Company ..	{ 5704 5705	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 33	Hartford Fire Insurance Company .....	{ 5721 5722	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 51	Home Insurance Company .....	5691	Inland Marine Insurance .....	" ..	" ..
A114	Indemnity Mutual Marine Assurance Company, Limited .....	5707	Ocean Marine Insurance .....	" ..	" ..
A 33	Insurance Company of North America..	{ 5772 5773	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 10	London & Lancashire Fire Insurance Company .....	5630	Inland Marine Insurance .....	" ..	" ..
A 60	Marine Insurance Company, Limited..	{ 5729 5728	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 49	Norwich Union Life Insurance Society, Limited .....	5662	Investment of Surplus Funds in the Province of Ontario .....	" ..	" ..
A 10	Phoenix Assurance Company, Limited..	5710	Ocean Marine Insurance .....	" ..	" ..
A110	Royal Exchange Assurance .....	5763	Ocean Marine Insurance .....	" ..	" ..
A108	Reliance Marine Insurance Company, Limited .....	5695	Ocean Marine Insurance .....	" ..	" ..
A 73	Scottish Widows' Fund and Life Assurance Society .....	5697	Investment of Surplus Funds in the Province of Ontario .....	" ..	" ..
A 52	St. Paul Fire and Marine Insurance Company .....	{ 5634 5635	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A105	Thames & Mersey Marine Insurance Company, Limited .....	{ 5753 5754	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A103	Union Marine Insurance Company, Limited .....	5712	Ocean Marine Insurance .....	" ..	" ..
—	United States Lloyds .....	{ 5745 5746	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..
A 8	Western Assurance Company .....	{ 5761 5764	Inland Marine Insurance .....	" ..	" ..
			Ocean Marine Insurance .....	" ..	" ..

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 102	Algoma Mutual .....	Mutual .....	Thomas H. Elliott...	Sault Ste. M'ie
B 105	Amherst Island .....	Mutual .....	F. P. Instant.....	Stella.
B 282	Ayr .....	Mutual .....	Joseph Wrigley .....	Ayr.
B 116	Bay of Quinte Agricultural .....	Mutual .....	M. R. German.....	Picton.
B 173	Bertie and Willoughby Farmers' .....	Mutual .....	A. H. Kilman .....	Ridgeway.
B 223	Blanshard .....	Mutual .....	John H. Jameson .....	St. Mary's.
B 226	Blenheim North .....	Mutual .....	D. R. Stauffer.....	Bright.
B 176	Brant County Farmers' .....	Mutual .....	John H. Campbell....	Brantford.
B 16	British Crown .....	Stock .....	*A. C. Stephenson....	Toronto.
B 165	Canadian Millers' .....	Mutual .....	John T. White .....	Hamilton.
B 235	Caradoc Farmers' .....	Mutual .....	E. W. J. Sutherland	Mt. Brydges.
B 19	Century Insurance Co., Ltd. ....	Stock .....	*Geo. Baldwin Shaw.	Toronto.
B 252	Clinton Township .....	Mutual .....	G. W. Tinlin .....	Beamsville.
B 334	Columbia .....	Stock .....	*Geo. T. McMurrich	Toronto.
B 208	Culross.....	Mutual .....	D. McIntosh.....	Teeswater.
B 271	Dereham and West Oxford .....	Mutual .....	T. R. Mayberry .....	Ingersoll.
B 187	Dorchester, North and South .....	Mutual .....	S. E. Facey .....	Harrietsville.
B 273	Downie.....	Mutual .....	Thos. H. Smith.....	Sebringville.
B 143	Dufferin Farmers' .....	Mutual .....	James Brown .....	Melancthon.
B 279	Dumfries N. and Waterloo S. ....	Mutual .....	A. W. Hilborn .....	Galt.
B 199	Dunwich Farmers' .....	Mutual .....	W. A. Galbraith .....	Iona Station.
B 229	Easthope South Farmers' .....	Mutual .....	W. S. Russell .....	Tavistock.
B 44	Economical .....	Cash-Mutual .....	W. H. Schmalz .....	Berlin.
B 193	Ekfrid .....	Mutual .....	A. P. McDougald .....	Melbourne
B 210	Elma Farmers' .....	Mutual .....	J. R. Hammond .....	Atwood.
B 137	Eramosa .....	Mutual .....	Robert Scott .....	Eramosa.
B 170	Eric Farmers' .....	Mutual .....	A. E. Havill .....	South Cayuga.
B 3	Equity Life .....	Stock .....	Geo. M. Begg .....	Toronto.
B 213	Farmers' Central.....	Mutual .....	J. J. Schumacher .....	Walkerton.
B 154	Farmers' Union .....	Mutual .....	R. G. Corneil .....	Lindsay.
B 64	Fire Insurance Exchange .....	Mutual and Stock	{ Walmsley & Chipman..... }	Toronto.
B 268	Formosa .....	Mutual .....	B. Beingessner.....	Formosa.
B 297	Germania Farmers' .....	Mutual .....	R. H. Fortune .....	Ayton.
B 151	Glengarry Farmers' .....	Mutual .....	V. G. Chisholm.....	Alexandria.
B 47	Gore District .....	Cash-Mutual .....	Jno. N. MacKendrick.	Galt.
B 254	Grand River .....	Mutual .....	Norman Simenton .....	Blackheath.
B 122	Grenville Patron.....	Mutual .....	W. M. Snyder .....	Spencerville.
B 217	Grey and Bruce .....	Mutual .....	H. H. Miller .....	Hanover.
B 134	Guelph Township .....	Mutual .....	John L. Carter .....	Guelph.
B 131	Halton Union Farmers' .....	Mutual .....	Thomas Moore.....	Campbellville.
B 22	Hamilton Fire Insurance Co. ....	Mutual and Stock.	Russell T. Kelley .....	Hamilton.
B 119	Hamilton Township .....	Mutual .....	Thomas Hoskiu.....	Grafton.
B 69	Hand-in-Hand.....	Mutual and Stock.	Walmsley & Chipman	Toronto.
B 108	Hay Township .....	Mutual .....	Henry Eilber, M.P.P.	Crediton.
B 163	Hopewell Creek .....	Mutual .....	Anton Frank .....	New Germany
B 232	Howick Farmers' .....	Mutual .....	W. S. McKercher .....	Wroxeter.
B 184	Howard Farmers' .....	Mutual .....	E. D. Mitton.....	Ridgetown.
B 320	Huron Weather.....	Mutual .....	A. G. Smillie .....	Seaforth.
B 160	Kent and Essex.....	Mutual .....	T. B. Harvey.....	Merlin.

\* Chief Agent.



INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 262	Lambton Farmers'.....	Mutual.....	W. G. Willoughby ...	Watford.
B 148	Lanark .....	Mutual.....	Peter Cavers.....	Perth.
B 113	Lennox and Addington .....	Mutual.....	Manly Jones .....	Napanee.
B 181	Lobo Township.....	Mutual.....	J. Marsh.....	Coldstream.
B 265	London Township Farmers'....	Mutual.....	Edward Dann.....	London.
B 205	McGillivray .....	Mutual.....	W. T. Amos.....	Parkhill.
B 244	McKillop .....	Mutual.....	Thomas E. Hays.....	Seaforth.
B 288	Maple Leaf.....	Mutual.....	William Purves.....	Columbus.
B 26	Merchants .....	Stock.....	John H. C. Durham ...	Toronto.
B 74	Metropolitan.....	Mutual and Stock	{ A. M. Aletter..... } { W. R. Tudhope. . . }	Toronto.
B 78	Millers' and Manufacturers'....	Mutual and Stock..	C. H. C. Fortner ....	Toronto.
B 83	Monarch.....	Mutual and Stock..	A. M. Aletter .....	Toronto.
B 291	Nichol .....	Mutual.....	James Beattie.....	Fergus.
B 220	Nissouri.....	Mutual.....	E. J. Pearson.....	Kintore.
B 241	Norfolk.....	Mutual.....	N. Stanley Bonghner.	Simeoe.
B 202	North Keut.....	Mutual.....	George A. Fraser....	Thamesville.
B 259	Oneida Farmers' .....	Mutual.....	M. C. Senn.....	Caledonia.
B 323	Ontario Farmers' Weather....	Mutual.....	W. A. Wansbrough..	Grand Valley
B 146	Osgoode .....	Mutual.....	R. McLachlin .....	Kenmore.
B 285	Otter.....	Mutual.....	H. Van Valkenburg..	Norwich.
B 300	Oxford Farmers' .....	Mutual.....	Columbus Ross.....	Embro.
B 128	Peel and Maryborough.....	Mutual.....	Jas. McEwing.....	Drayton.
B 125	Peel County Farmers' .....	Mutual.....	J. J. Stewart.....	Brampton.
B 50	Perth .....	Cash-Mutual.....	Charles Packert....	Stratford.
B 7	Policyholders' Mutual Life... {	Mutual and Aux- iliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston ...	Toronto.
B 157	Prescott Farmers'.....	Mutual.....	B. G. Parisien.....	Alfred.
B 140	Puslinch .....	Mutual.....	John Blake .....	Aberfoyle.
B 33	Queen City.....	Joint Stock.....	Walmsley & Chipman	Toronto.
B 179	Saltfleet and Binbrook.....	Mutual.....	J. F. Felker.....	Stoney Creek
B 168	Southwold Farmers'.....	Mutual.....	John H. Sells.....	Shedden.
B 110	Sydenham .....	Mutual.....	James Cochrane.....	Owen Sound.
B 196	Townsend Farmers'.....	Mutual.....	James Ross.....	Waterford.
B 246	Usborne and Hibbert.....	Mutual.....	William A. Turnbull.	Kirkton.
B 256	Walpole Farmers'.....	Mutual.....	George L. Miller....	Jarvis.
B 54	Waterloo .....	Cash-Mutual.....	L. W. Shuh.....	Waterloo.
B 276	Waterloo, North, Farmers'....	Mutual.....	Josiah Stanffer .....	Waterloo.
B 249	Wawanosh, West.....	Mutual.....	Thomas G. Allen.....	Dungannon.
B 89	Wellington.....	Mutual and Stock.	John Davidson.....	Guelph.
B 326	Western Farmers' Weather....	Mutual.....	E. L. Sutherland....	Woodstock.
B 238	Westminster Township.....	Mutual.....	R. S. Nichol.....	Wilton Grove.
B 294	Williams, East.....	Mutual.....	R. R. Cameron .....	Ailsa Craig.
B 190	Yarmouth.....	Mutual.....	W. H. Elliott.....	New Sarum.

## INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to September 1st, 1916.

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Aetna Fire Underwriters' Agency.	Merchants' Underwriters' Agency.
Britannic Underwriters' Agency.	Minnesota Underwriters' Agency.
British and Canadian Underwriters.	Montreal Underwriters' Agency.
Duquesne Underwriters' Agency.	New York Underwriters' Agency.
Exchange Underwriters' Agency.	Nova Scotia Fire Underwriters' Agency.
Fidelity (Fire) Underwriters of New York.	Protector Underwriters.
Home Underwriters' Agency.	Rochester Underwriters' Agency.
London Underwriters' Agency.	Winnipeg Fire Underwriters' Agency.

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# REPORT

OF THE

# Registrar of Friendly Societies

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TRANSACTIONS FOR THE YEAR 1915

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:

Printed and published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1916

Printed by  
WILLIAM BRIGGS  
Corner Queen and John Streets  
TORONTO

To His Honour JOHN STRATHHEARN HENDRIE, C.V.O., a Lieutenant-Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The Undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1915.

*Respectfully submitted,*

I. B. LUCAS,

*Attorney-General.*

TORONTO, 11th April, 1916.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

*Attorney-General, Toronto.*

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1915.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

*Registrar of Friendly Societies.*

TORONTO, 10th April, 1916.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

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, 1915, were as follows:

W. C. Mikel, K.C., Grand Master Workman ..... Belleville.  
 F. G. Inwood, Grand Recorder ..... Toronto.  
 T. A. Hastings, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1915, \$34,208,750.11.

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, 1914.....	28,020		36,239,303	60
Number of contracts taken during 1915 new or renewed.....	1,378		892,500	00
Add amount by which various certificates were increased during 1915.....			4,000	00
Gross number of contracts in force at any time in 1915.....	29,398		37,135,803	60
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1915.....	661	971,014	51	
Contracts lapsed in 1915.....	2,064	1,738,423	02	
Contracts surrendered.....				
Reduction of Certificates.....		217,615	96	
Total deductions extended.....	2,725	2,927,053	49	
Net contracts in force 31st December, 1915.....			26,673	
No. of certificate holders in good standing.....	25,548			
No. temporarily suspended.....	1,125			
Grand total of certificate holders, 31st December, 1915.....	26,673			



## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,653.  
 Number of members who died during 1915, 3.  
 Amount of Funeral Benefits paid in 1915, \$150.00.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
 Number of members who received Sick Benefits during 1915, 209.  
 Amount of benefits paid in 1915, in respect of sick members, \$3,997.00.  
 Number of weeks' sickness experienced in 1915, 944.  
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1915,  
 \$15,289.29.

## V. ASSETS.

Bonds, debentures, etc. ....	\$761,660 33
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund .....	36,643 57
Imperial Bank, Toronto, General Fund .....	3,126 45
Imperial Bank, Toronto, Sick Fund .....	15,289 29
Imperial Bank, Toronto, Reserve Fund .....	68,265 86
Imperial Bank, Organization Fund .....	23,100 78
Assessments called, but not yet payable .....	83,000 00
All other assets .....	5,607 59
 Total assets .....	 <u>\$996,693 87</u>

## VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted .....	\$179,808 93
Amount of all other liabilities .....	5,374 34
 Total liabilities .....	 <u>\$185,183 27</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1915: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1915, 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 1915.

Names and addresses of the auditors for 1915 were as follows: J. Lockie Wilson, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; special auditors—A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1915, 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 1914 (not extended), \$977,463.85.

Cash received during 1915 from:

Application fees .....	\$1,422 00
Badges, etc. ....	665 01
Assessments . . . . .	854,880 87
Per capita tax .....	27,123 86
Changing certificates, etc. ....	209 80
Organization Fund tax .....	27,837 56
Interest . . . . .	41,541 25
Reserve Fund transferred to Beneficiary Fund .....	60,000 00
	<hr/>
Total receipts .....	<u>\$1,013,680 35</u>

#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1915 for:

Fraternal association .....	\$60 00
Law costs .....	457 41
Registration fee .....	25 00
Rent of drawer, Trust Company .....	60 00
Organization expenses .....	32,672 07
Expense of annual meeting .....	5,966 54
Supplies bought .....	39 70
Travelling expenses .....	2,172 92
Rent, light, heat and taxes .....	1,841 29
Salaries, officers' and auditors' fees .....	6,398 96
Medical Examiner's salary and expenses .....	1,312 75
Clerk hire .....	9,180 00
Official Journal .....	4,446 98
Printing, stationery and advertising .....	1,112 18
Postage, telegrams and express .....	1,398 19
Canadian Patriotic Fund .....	1,000 00
Premiums for guaranteeing lodge officers .....	381 81
Other management expenses .....	146 68
Benevolent grant .....	500 00
	<hr/>
Total expenses of Management .....	<u>\$69,172 48</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims paid .....	\$949,738 44
Funeral benefits .....	150 00
Sick benefits .....	3,997 00
Transferred from Reserve Fund to Beneficiary Fund .....	60,000 00
Total expenditure .....	<u>\$1,083,057 92</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of Members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during the year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,456	1,088,500 00	838 33	4	4,500 00
25-29.....	1,238	1,089,000 00	932 32	6	4,000 00
30-34.....	1,507	1,415,500 00	1,351 08	4	3,000 00
35-39.....	1,976	1,965,500 00	2,153 11	14	17,500 00
40-44.....	2,155	2,427,000 00	3,135 56	7	4,984 78
45-49.....	2,581	3,466,000 00	5,395 94	23	34,000 00
50-54.....	3,142	4,733,500 00	9,079 84	51	73,000 00
55-59.....	3,607	6,010,427 03	14,610 82	81	141,500 00
60-64.....	3,613	5,259,674 79	13,209 27	109	170,552 04
65-69.....	2,738	3,440,088 21	9,000 44	120	168,354 06
70-74.....	1,920	2,338,426 67	6,537 89	131	176,968 33
75-79.....	582	736,392 25	2,198 00	74	111,150 29
80-84.....	156	235,741 16	946 40	36	59,505 01
85 and over.....	2	3,000 00	11 20	1	2,000 00
Totals .....	26,673	34,208,750 11	69,400 20	661	971,014 51

## THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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, 1915, were as follows:

Dr. J. W. Edwards, M.P., Grand Councillor.....	Cataraqui.
John L. Davidson, Grand Vice-Councillor.....	Toronto.
Rev. A. J. Paul, B.A., Past Grand Councillor.....	Brampton.
Wm. F. Montague, Grand Recorder.....	Hamilton.
Samuel Broadfoot, Grand Treasurer.....	Guelph.
A. R. Hassard, B.C.L., Grand Representative.....	Toronto.
Wm. Benson, Grand Representative.....	Toronto.
W. H. Woods, M.D., Grand Representative.....	Mt. Brydges.
Sheriff Alex. Morris, Grand Representative.....	Pembroke.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1915, \$30,221,827.34.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914 .....	40,811	\$ 35,720,693 60
Add contracts taken 1915, new and renewed .....	1,184	756,250 00
Add amount by which various certificates were increased during 1915.....		4,500 00
Gross number and amount of contracts on foot at any time during 1915 .....	41,995	36,481,443 60
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	396	381,851 80
Contracts lapsed in 1915 .....	7,190	5,122,818 00
Contracts surrendered in 1915 .....	298	230,708 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1915.....		524,238 46
Total deductions.....	7,884	6,259,616 26
Net contracts on foot 31st December, 1915 .....	34,111	30,221,827 34
Number of certificate holders in good standing at 31st December, 1915	32,810	29,261,688 34
Temporarily suspended .....	1,301	960,139 00

## III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1915, 9,442.

Number of members who died during 1915, 72.

The total amount of Funeral Benefits paid during 1915, \$3,200.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$123,086.63.

## IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1915, 2,194.

The total amount of Sick Benefits paid in 1915, \$46,539.60.

The number of weeks' sickness experienced in 1915, 3,953 3-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1915, was \$123,086.63.

The number of females who received benefits in respect of sickness during 1915 was 607, and the average weeks of illness, 6.51.

The number of males who received benefits in respect of sickness during 1915 was 1,587, and the average weeks of illness, 4.83.

## V. ASSETS.

Bonds, debentures and securities .....	\$946,549 07
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account....	113,783 90
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account .....	14,295 70
Bank of Hamilton, Hamilton, Ont., General Fund .....	21,859 79
Bank of Hamilton, Hamilton, Ont., Guarantee Fund .....	810 39
Dues and assessments called, but not yet payable, estimated at .....	49,138 38
Interest .....	19,575 26
Amount due under Liens on Certificates <i>re</i> errors in age .....	1,630 69
Outstanding accounts, less provision for bad debts .....	5,287 82
Per capita tax of last quarter of 1915, estimated at .....	3,750 00
Supplies, etc., in Stock .....	2,861 68
Office furniture, etc., less amount written off for depreciation .....	2,566 25
Total assets of Life Insurance Fund (not extended) ....	\$985,042 00
Total assets of Sick and Funeral Fund .....	130,810 40
Total assets of Guarantee Fund .....	993 39
Total assets of General and other Funds .....	66,142 14
Other assets (detailed in memo.) .....	879 00
Total assets .....	\$1,182,987 93

## VI. LIABILITIES.

Amount of claims supposed .....	\$69,558 80
Amount of claims resisted, War Contingency Fund .....	336 25
Sick Benefit claims for sickness occurring in 1915 .....	3,100 00
Funeral Benefit claims occurring in 1915 .....	600 00
Commission due Organizers—estimated at .....	352 50
All other liabilities .....	1,373 89
 Total liabilities .....	 <u>75,321 44</u>

## VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1915: Archambault vs. Grand Council of the Canadian Order of Chosen Friends. Defence: The wife of the plaintiff was not a member of the Order at the time of her death, her membership having been forfeited by non-payment; also that the plaintiff had no legal standing as a beneficiary. Supreme Court of Province of Quebec, \$1,000.00. Action was dismissed with costs.

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 1915.

The Society's books were duly audited on February 1st, May 3rd, August 3rd, and November 8th, 1915.

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 1915 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1915, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1915, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario at 31st December, 1915, 28,208.

Number of certificate holders in Ontario at 31st December, 1915, 28,208.

Amount of insurance in force in Ontario at 31st December, 1915, \$25,634,860.34.

Number of members in Ontario who died during 1915, 348.

Amount of death benefits paid to Ontario members during 1915, \$324,113.87.

Amount of disability benefits paid to Ontario members during 1915, \$53,103.46.



## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$76,693.34.

Cash received during 1915 from:

Assessments in Life Insurance Department .....	\$410,166 20
Assessments in Sick Benefit Department .....	57,581 75
Per capita tax .....	51,052 95
Supplies sold and certificate fees, etc. ....	3,877 72
Interest . . . . .	53,648 42
Premium for guarantee of lodge officers .....	812 48
Other sources .....	308 25
Cash received from investments (not extended), \$46,010.45.	

Total receipts .....	<u>\$577,447 77</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Fees to Canadian Fraternal Association .....	\$75 00
Commission and organization account .....	14,778 19
Law costs .....	232 75
Registration fees .....	202 50
Investigation of claims, etc. ....	1,484 10
Expenses of annual or biennial meeting .....	13,274 55
Supplies bought—office furniture, etc. ....	2,976 42
Travelling expenses .....	532 80
Rent and heat, etc. ....	811 08
Managing officers' salaries and officers' and auditors' fees .....	7,024 25
Medical examiner's salary and expenses .....	4,675 60
Clerk hire .....	7,440 50
Official journal .....	2,406 49
Printing . . . . .	1,509 69
Postage, telegrams and express .....	2,400 71
Premiums for guarantee of grand officers .....	21 00
Other expenses of management .....	325 55

Total expenses of management .....	<u>\$60,171 18</u>
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*(b) Miscellaneous Expenditure.*

Life Insurance claims other than endowments .....	358,927 04
Funeral benefits .....	3,200 00
Sick benefit assessments returned .....	3 69
Sick benefits .....	46,539 60
Total disability benefits .....	54,453 46
Gratuity to Patriotic Fund .....	1,324 00
Loss on bonds .....	400 00
Cash paid for investments (not extended) .....	\$24,382.81

Total expenditure .....	<u>\$525,018 97</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	2,647	1,755,529 00	1,538 07	11	7,500 00
25-29.....	2,774	1,932,107 00	1,864 30	17	10,250 00
30-34.....	3,301	2,416,402 00	2,574 72	18	9,500 00
35-39.....	3,914	3,063,163 00	3,564 28	29	22,500 00
40-44.....	4,365	3,858,943 60	4,928 02	25	22,750 00
45-49.....	4,491	4,294,449 28	5,799 32	43	42,372 00
50-54.....	4,131	4,139,746 76	6,239 68	39	40,866 00
55-59.....	3,109	3,254,749 96	5,442 92	38	36,600 00
60-64.....	1,953	2,197,967 60	4,108 91	47	55,496 00
65-69.....	1,156	1,369,321 07	2,962 40	47	62,037 00
70-74.....	729	779,918 72	2,037 83	56	55,214 80
75-79.....	230	188,160 32	760 73	24	15,602 56
80-84.....	10	11,230 03	40 16	2	1,163 44
85 and over.....					
Totals.....	32,810	29,261,688 34	41,861 34	396	381,851 80

THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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, 1915, were as follows.

- Rev. Dr. T. S. Boyle, Supreme Leader .....Toronto.
- R. W. Hawkins, Supreme Vice-Leader .....Brownsville.
- J. M. Foster, B.A., Supreme Secretary .....Toronto.
- W. B. Graham, Supreme Treasurer .....Toronto.
- N. Sommerville, M.A., K.C., Supreme Solicitor .....Toronto.
- A. T. Hobbs, M.D., Supreme Medical Examiner .....Guelph.
- Dent Dalton, Supreme Past Leader .....Delhi.

I. CURRENCY OF INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof, \$2,651,311.59.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

		Number.	Amount.
			\$ c.
Contracts in force 31st December, 1914 .....		5,166	3,070,585 50
Add contracts taken during 1915, new or renewed.....		126	45,000 00
Gross number and amount of contracts on foot at any time during 1915		5,292	3,115,585 50
Deductions:		Number.	Amount.
			\$ c.
Contracts matured in 1915 by death ....	97	69,170 00	
Contracts lapsed in 1915.....	686	388,994 00	
Contracts matured during 1915 (endowment) and total disability .....		6,109 91	
Total deductions extended.....	783	464,273 91	783 464,273 91
Net endowment contracts on foot at 31st December, 1915.....		4,509	2,651,311 59

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914 .....	7,757	\$ 6,241,365 50 <sup>c</sup>
Add contracts taken during 1915, new or renewed.....	126	45,000 00
Gross number and amount of contracts on foot at any time during 1915	7,883	6,286,365 50
	Number.	Amount.
Deductions:		
Contracts matured in 1915 by death ....	153	\$ 140,217 05 <sup>c</sup>
Contracts lapsed in 1915.....	1,076	952,388 95
Total deductions extended.....	1,229	1,092,606 00
Net insurance contracts .....	6,654	5,193,759 50
Number of certificate holders in good standing on 31st December, 1915 .....	6,486	7,677,132 09
Number of certificates temporarily suspended.....	168	167,939 00
Grand total of certificate holders 31st December, 1915.....	6,654	7,845,071 09

### III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

### IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 255.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who received Sick Benefits during 1915, 71.

Amount of benefits paid to sick members, \$1,856.00.

Number of weeks' sickness experienced in 1915, 464.

Total amount of cash to credit of fund, 31st December, 1915, \$4,933.03.

### V. ASSETS.

Cash value of bonds and debentures .....	\$290,166 42
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont. ....	68,168 78
Dues and assessments called, but not yet payable .....	29,568 76
Interest due and accrued .....	2,190 02
Amount of liens on certificates in force .....	36,566 25
All other assets .....	1,242 23
Total assets Life Insurance Fund (not extended) .....	\$230,124 02
Total assets Endowment Fund (not extended) .....	189,238 54
Total assets Sick and Funeral Fund (not extended) ....	5,291 03
Total assets General and other Funds (not extended) ..	3,248 87
Total assets .....	\$427,902 46

## VI. LIABILITIES.

Amount of admitted claims .....	\$12,300 00
Supposed claims .....	24,610 29
Other liabilities .....	1,131 39
Total liabilities .....	<u>\$38,041 68</u>

## VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1915: None.

Assessments are made monthly.

Twelve assessments were made during 1915, each being payable the first day of each month.

The Society's accounts were audited in March, July and October, 1915, and February, 1916.

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 1915 were as follows: A. R. Thompson, Merritton, Ont.; J. L. Buck, Port Rowan.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1915, 6,095.

Amount of insurance in force in Ontario at 31st December, 1915, \$7,201,921.00.

Number of members in Ontario who died during 1915, 149.

Amount of death benefits paid Ontario members during 1915, \$201,668.92.

Amount of disability benefits paid to Ontario members during 1915, \$5,519.91.

Amount of endowment benefits paid in 1915, \$12,938.00.

## VIII. CASH RECEIPTS

Cash balances from 1914 (not extended), \$285,390.44.

Cash received during 1915 from:

Application fees .....	\$193 00
Assessments .....	296,793 96
Per capita tax and levies .....	12,807 72
Charter fees .....	22 00
Supplies sold .....	122 35
Interest and dividends .....	16,007 06
All other sources .....	667 37

Total receipts .....

	<u>\$326,613 46</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission . . . . .	\$3,973 35
Registration fees . . . . .	125 00
Interest . . . . .	27 90
Expenses of annual meeting . . . . .	2,090 65
Supplies bought . . . . .	687 04
Law costs (two years) . . . . .	3,031 80
Rent, light, heat and taxes . . . . .	1,467 07
Salaries, officers, auditors . . . . .	4,447 25
Clerk hire . . . . .	2,989 41
Medical Examiner—salary and expenses . . . . .	145 05
Official Journal . . . . .	1,128 88
Printing, stationery and advertising . . . . .	449 90
Postage, telegrams and express . . . . .	622 67
Premiums for guarantee of lodge officers . . . . .	50 00
Other management expenses (detailed in memo.) . . . . .	218 60
Total expenses of management . . . . .	\$21,454 57

(b) *Miscellaneous Expenditure.*

Endowment benefits . . . . .	12,988 00
Life insurance claims other than endowments . . . . .	208,168 92
Sick benefits . . . . .	1,856 00
Total disability benefits . . . . .	6,109 91
Expenditure other than foregoing . . . . .	3,091 30
For investments (not extended) . . . . .	\$290,166.42
Grand totals . . . . .	\$253,668 70

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	143	121,500 00	115 55	1	1,000 00
25-29.....	285	268,300 00	297 65	2	2,000 00
30-34.....	506	533,300 00	689 11	1	1,000 00
35-39.....	623	664,480 00	1,020 19	6	5,000 00
40-44.....	804	885,900 00	1,635 28	4	4,500 00
45-49.....	989	1,132,100 00	2,571 37	10	8,000 00
50-54.....	1,030	1,263,460 00	3,577 95	28	33,800 00
55-59.....	902	1,172,594 00	4,247 31	26	39,700 00
60-64.....	655	846,000 00	4,037 84	26	49,000 00
65-69.....	419	557,890 00	3,400 95	17	23,530 00
70-74.....	221	313,756 00	2,533 00	15	22,350 00
75-79.....	56	73,712 00	807 31	9	10,800 00
80-84.....	20	17,450 00	280 40	7	7,057 05
85 and over.....	1	739 00	22 11	1	1,650 00
Totals.....	6,654	7,851,181 00	25,236 02	153	209,387 05

## THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, King Street, Kingston, Ont.*

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at 31st December, 1915, were as follows:

James A. Minnes, President .....Kingston.  
 John O. Donogh, Vice-President .....Toronto.  
 R. Meek, Secretary-Treasurer .....Kingston.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914 .....	28,113	33,339,000 00
Add contracts taken during 1915, new or renewed.....	908	976,500 00
Add amount by which various certificates were increased during 1915.....		19,500 00
Gross number and amount of contracts on foot at any time during 1915	29,021	34,335,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	244	314,500 00
Contracts lapsed in 1915.....	1,314	1,392,750 00
Contracts cancelled in 1915.....	56	56,000 00
Contracts surrendered in 1915.....	5	5,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....		12,000 00
Total deductions extended.....	1,619	1,780,250 00
Net contracts on foot at 31st December, 1915.....	27,402	32,554,750 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

## V. ASSETS.

Cash value of bonds, debentures, etc. .... \$1,373,792 02  
 Cash on hand ..... 146 90



Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Standard Bank, Kingston, Ont. ....	\$130,347 18
Montreal Bank, Kingston, Ont. ....	13,788 55
Montreal Bank, Port Hope .....	6,442 69
Quebec Bank, Quebec .....	5,000 00
Dues and assessments called, but not yet payable .....	71,511 16
All other assets .....	5,960 62
Total assets .....	<u>\$1,606,989 12</u>

#### VI. LIABILITIES.

Amount of claims admitted by Society .....	\$46,450 00
Total liabilities .....	<u>\$46,450 00</u>

#### VII. MISCELLANEOUS.

Actions instituted against the Society in 1915: None.

Six assessments were made during 1915, 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 Insurance; Registers 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 1915: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1915.

No changes were made, during 1915, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1915, 16,083.

Number of certificate holders in Ontario at 31st December, 1915, 16,083.

Number of members in Ontario who died during 1915, 157.

Amount of insurance in force in Ontario at 31st December, 1915, \$18,888,750.00.

Amount of death benefits paid to Ontario members during 1915, \$196,950.56.

Amount of disability benefits paid to Ontario members during 1915, \$500.00.



## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$98,061.68.

Cash received during 1915 from:

Application fees .....	\$407 00
Assessments .....	387,241 32
Per capita and levies .....	33,183 98
Interest and dividends .....	74,349 47
All other sources .....	1,071 16
Repayment of investments (not extended), \$52,310.20.	

Total cash receipts .....	<u>\$496,252 93</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Commission .....	\$8,696 73
Law costs .....	546 23
Registration (Ontario, \$25) .....	210 00
Annual meeting .....	1,879 25
Supplies bought .....	287 38
Travelling expenses .....	4,527 26
Rent, heat and taxes .....	1,544 58
Salaries, officers' and auditors' fees .....	11,590 04
Medical Examiners' salary and expenses .....	1,012 00
Printing, stationery and advertising .....	2,472 76
Postage, telegrams, telephone and express .....	2,310 10
Premiums for guarantee of lodge officers .....	287 79
Commissions on collections of assessments .....	24,988 86
Commissions on fees .....	387 00
Commission on capita tax .....	2,117 36
Canadian Fraternal Association .....	65 00
Manitoba Board .....	150 00
Other management expenses (detailed in memo.) .....	1,521 38

Total expenses of management .....	<u>\$64,593 72</u>
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*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	298,772 68
Total disability benefits .....	1,500 00
Expenditure other than foregoing .....	823 62
Investments (not extended), \$150,440.71.	

Total expenditure .....	<u>\$365,690 02</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	407	398,000 00	399 97	1	1,000 00
25-29.....	2,430	2,500,250 00	2,508 43	13	12,470 35
30-34.....	4,378	4,706,500 00	4,886 53	12	11,968 18
35-39.....	5,108	5,685,500 00	6,126 51	17	20,869 62
40-44.....	4,594	5,361,500 00	5,968 21	20	23,317 53
45-49.....	3,693	4,576,750 00	5,252 02	19	24,500 00
50-54.....	2,792	3,710,250 00	4,118 08	33	45,870 84
55-59.....	1,927	2,680,750 00	2,970 58	32	41,000 00
60-64.....	1,087	1,543,250 00	1,760 23	31	38,916 31
65-69.....	592	843,000 00	973 92	26	39,919 89
70-74.....	249	356,750 00	403 60	18	27,887 58
75-79.....	111	151,250 00	165 51	11	12,250 00
80-84.....	25	29,500 00	35 64	6	7,500 00
85 and over.....	9	11,500 00	13 36	5	6,000 00
Totals.....	27,402	32,554,750 00	35,582 59	244	313,470 30

## THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 84 Market Street, Brantford, Ontario.*

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1915, 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.....
J. A. A. Brodeur....	
A. R. Coffin.....	
A. E. Wright.....	
A. R. Galpin.....	
F. H. Davidson ....	
Dr. E. W. Moles....	
	Perth, Ont.
	Montreal, Que.
	Truro, N.S.
	Toronto, Ont.
	London, Ont.
	Winnipeg, Man.
	Norwich, Ont.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$90,478,000.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914 .....	91,557	\$ 90,889,000 00
Add contracts taken during 1915, new or renewed.....	5,561	5,298,500 00
Gross number and amount of contracts on foot at any time during 1915	97,118	96,187,500 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	592	\$ 595,000 00
Contracts lapsed and cancelled in 1915	5,480	5,114,500 00
Total deductions extended.....	6,072	5,709,500 00
Net contracts in force 31st December, 1915.....	91,046	90,478,000 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, 1915, 60,974.

Number of members of the Society who died during 1915, 592.

The total amount of Funeral Benefits paid in 1915, High Court, \$17,250.00; Subordinate Courts, \$9,568.00.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, was: High Court, \$458,683.58; Subordinate Courts, \$197,031.37.

## IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of Claims for Sick Benefits during 1915, 7,472.

Total amount of Sick Benefits paid in 1915, High Courts, \$174,674.95; Subordinate Courts, \$19,259.18.

Number of weeks' sickness experienced in 1915, 40.054 2-7.

Amount paid for medical attendance during 1915 (subordinate), \$7,293.91.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915. See under Funeral Benefits.

## V. ASSETS.

Cash value of real estate (office premises) .....	\$13,375 43
Cash value of bonds, debentures and other securities, as per list enclosed. .	5,633.330 26
Actual cash on hand, as per audit statement 31st December,	
1915 . . . . .	\$197,031 37
(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:	
Standard Bank, Brantford (current account) .....	38,840 82
Standard Bank, Brantford (current account) .....	127 41
Union Bank, Winnipeg (current account) .....	167 38
Royal Bank, Quebec .....	5,000 00
Standard Bank, Brantford (general fund account) .....	1,091 27
Interest due and accrued .....	123,539 63
Office furniture and fixtures .....	9,796 72
Total assets of Life Insurance Fund (not extended) .....	\$5,318,064 72
Total assets of Sick and Funeral Fund (not extended).....	469,921 25
All other assets .....	6,489 71
 Total assets .....	 \$5,831,758 66
Less debit, Union Bank, Winnipeg, Man. ....	1,343 20
	<hr/>
	\$5,830,415 46

## VI. LIABILITIES.

Amount of claims admitted .....	\$52,142 86
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted . . . . .	857 10
Amount of all other liabilities .....	1,807 76
<b>Total liabilities .....</b>	<b>\$54,807 72</b>

## VII. MISCELLANEOUS.

Suits instituted against the Society during 1915:

Annie Opper, Plaintiff. This case was settled before the defence was filed, for \$400.00.

Martha Leah Regan, Plaintiff. Presumption of death. Supreme Court of Ontario, \$1000.00. Case stands for trial.

Ellen Elizabeth Golder, Plaintiff. Non-compliance with Rules and Regulations. Supreme Court of Ontario, \$1,000.00. Settled out of Court for \$950.00.

Jane Willoughby, Plaintiff. Defence, Plaintiff must prove age of deceased. Supreme Court of Ontario, \$1,012.50. Case stands for trial.

W. J. McNaughton, Plaintiff. Defence, the Plaintiff is not incapacitated and has not notified Defendant of illness. Ninth Division Court of the United Counties of Stormont, Dundas and Glengarry, \$56.00. Case stands for trial.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1915, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1915, 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 1915 were as follows: W. L. Roberts, Brantford; A. Shults, Brantford, and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1915 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, 1915, 48,299.

Amount of insurance in force in Ontario at 31st December, 1915, \$48,099,000.00.

Number of members in Ontario who died during 1915, 332.

Amount of death benefits paid to Ontario members during 1915, \$331,418.77.

## VIII. CASH RECEIPTS.

	High Court.	District High Courts.	Subordinate Courts.
Cash balance from 1914 (not extended), \$5,174,212.18.			
Cash received during 1915:			
Application and initiation fees .....			\$8,947 11
Dues .....			173,405 77
Assessments . . . . .	1,030,821 53		
Per capita tax .....	111,565 98	\$11,114 70	
Fees . . . . .	11,865 50	812 50	
Supplies sold .....	1,983 51	441 14	
Premiums for guarantee bonds .....	3,623 35	359 00	
Interest . . . . .	275,101 91	19 39	
Other sources .....	3,928 02	1,250 50	84,306 26
Cash received from investments (not extended), \$654,160.04.			
<b>Totals .....</b>	<b>\$1,438,889 80</b>	<b>\$13,997 23</b>	<b>\$266,659 14</b>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1915 for:			
Capitation tax Dist. High Court .....		\$3,250 00	.....
Office expenses District High Court .....		1,102 91	.....
Organization expenses .....	\$65,082 29	3,107 72	.....
Law costs .....	2,125 19	.....	.....
Grants .....	3,970 00	470 00	.....
Registration fees .....	263 50	.....	.....
Investigation expenses .....	79 18	.....	.....
Executive Committee .....	1,239 10	56 20	.....
Exchange .....	876 14	.....	.....
Expenses of delegates, District High Court ...	175 00	.....	.....
Supplies bought .....	9,646 79	251 00	.....
Annual meeting .....	1,896 85	1,398 75	.....
Light, heat, taxes and water rates .....	790 93	.....	.....
Managing officers' salaries and officers' and auditors' fees .....	12,000 00	2,760 00	.....
Other officers .....	18 75	61 25	.....
Medical Board expenses .....	164 54	119 00	.....
Clerk hire .....	15,891 54	695 00	.....
Official journal .....	7,201 19	.....	.....
Printing (other than official journal) and ad- vertising .....	2,333 96	512 69	.....
Postage, telegrams, etc. ....	4,352 34	.....	.....
Guarantee of bonds .....	1,065 92	354 00	.....
Other management expenses in memo. ....	2,547 20	.....	.....
	-----	-----	
Total expenses of management .....	\$131,720 41	\$14,138 52	.....

(b) *Miscellaneous Expenditure.*

Life insurance claims .....	592,179 88	.....	.....
Funeral benefits .....	17,250 00	.....	\$9,568 00
Sick benefits .....	174,674 95	.....	19,259 18
Gratuities .....	648 10	.....	.....
Medical attendance .....	.....	.....	7,293 91
Office premises and furniture .....	597 96	.....	.....
Active Foreign Service Volunteers .....	16,613 56	.....	.....
Expenses, good of Order .....	779 87	.....	.....
Expenditure other than foregoing .....	1,423 31	.....	232,413 66
Cash paid for investments (not extended), \$912,757,86.			
	-----	-----	-----
Total expenditure .....	\$935,888 04	\$14,138 52	\$268,534 75



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	10,080	9,538,000 00	5,859 86	45	41,250 00
25-29.....	12,522	11,887,500 00	7,473 30	47	44,500 00
30-34.....	14,361	13,784,500 00	8,926 05	48	45,900 00
35-39.....	13,940	13,556,000 00	9,129 27	50	47,647 06
40-44.....	12,669	12,631,000 00	9,129 73	56	54,428 58
45-49.....	10,518	10,819,500 00	8,280 96	72	68,500 00
50-54.....	7,987	8,548,500 00	6,877 30	77	81,525 19
55-59.....	4,964	5,436,000 00	4,614 76	70	73,149 13
60-64.....	2,366	2,576,000 00	2,233 33	53	61,348 22
65-69.....	1,061	1,117,000 00	957 66	35	34,592 92
70-74.....	404	410,000 00	310 20	23	23,000 00
75-79.....	118	118,000 00	77 05	7	7,338 78
80-84.....	51	51,000 00	33 15	9	9,000 00
85 and over.....	5	5,000 00	3 25	.....	.....
Totals.....	91,046	90,478,000 00	63,905 87	592	592,179 88



THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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, 1915, were as follows:

- C. H. Bamfylde, Grant Master..... Hamilton.
- D. F. Palmer, Deputy Grand Master..... Toronto.
- C. H. Denton, Past Grand Master..... Tillsonburg.
- T. S. Hudson, Grand Representative..... Montreal.
- W. L. D. Adams, Grand Representative..... Toronto.
- Robert Fleming, Grand Secretary..... Toronto.
- W. H. Shaw, Grand Treasurer..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or  
Funeral benefits in force 31st December, 1915..... \$2,415,280 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1914.....	29	\$ 12,200 00
Gross number and amount of contracts on foot at any time during 1915	29	12,200 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	9	\$3,400 00
Contracts surrendered in 1915.....		
Contracts cancelled in 1915.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1915 .....		
Total deductions extended.....	9	3,400 00
Net endowment contracts on foot 31st December, 1915 .....	20	8,800 00

*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral.*

	Number.	Amount.
Net contracts in force 31st December, 1914 .....	3,532	\$ 2,517,656 67 <sup>c.</sup>
Add contracts taken in 1915, new or renewed.....	173	112,250 00
Add amount by which various certificates were increased during 1915 (reinstated).....		
Gross number and amount of contracts on foot at any time during 1915	3,705	2,629,906 67
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	35	23,726 19
Contracts lapsed, surrendered or cancelled in 1915 .....	312	190,276 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....		623 81
Total deductions extended.....	347	214,626 00
	347	214,626 00
Net contracts on foot 31st December, 1915 .....	3,358	2,415,280 67

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge.

Thirty-one members died during 1915, and the amount of funeral benefits paid was \$1,400.00.

Seven members' wives died in 1915, and the amount of funeral benefits paid in 1915 was \$140.00.

Total cash standing to credit of Funeral Fund, 31st December, 1915: None.

## IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1915: Grand Body, 10; Subordinates, 290.

The total amount of benefits paid in 1915: Grand Body, \$211.78; Subordinates, \$5,063.66.

Number of weeks' sickness experienced in 1915: Grand Body, 52; Subordinates, 1,505.

The total amount paid for medical attendance was \$1,687.12.

Total cash standing to credit of Sick Fund: Grand Body, \$2,117.14.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	.....	\$5,200 00
Cash value of mortgages .....	18,725 00	\$1,800 00
Cash value of bonds, debentures and securities.....	141,131 26	848 69
Cash on hand .....	163 04	15,027 51
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Dominion Bank, Toronto.....	19,016 29	.....
Dues and assessments due and unpaid.....	3,339 26	1,661 26
Interest due and accrued on mortgages.....	809 58	66 22
Interest due and accrued on bonds, debentures and securities.....	3,156 07	.....
Total assets of Life Insurance Fund (not extended) .....	\$181,008 00	
Total assets of Sick Fund (not extended) .....	2,117 14	
Total assets of Guarantee Fund (not extended) .....	500 00	
All other assets .....	2,318 28	6,720 86
 Total assets .....	 \$188,658 78	 \$31,324 54

## VI. LIABILITIES.

Amount of claims admitted .....	\$5,300 00	.....
Amount of claims resisted.....	.....	.....
Amount of other liabilities .....	2,275 43	\$1,220 17
 Total liabilities .....	 \$7,575 43	 \$1,220 17

## VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1915.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited quarterly during 1915.

The names and post office addresses of the auditors for 1915 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1915, 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, 3,184.

Number of certificate holders in Ontario at 31st December, 1915, 3,184.

Amount of insurance in force in Ontario at 31st December, 1915, \$2,277,780.67.

Number of members in Ontario who died during 1915, 32.

Amount of death benefits paid to Ontario members during 1915, \$20,226.19.

Amount of disability benefits paid to Ontario members during 1915, \$200.00.

Amount of endowment benefits paid to Ontario members during 1915, \$3,400.00.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$20,654.55.

Cash balance from 1914 (not extended), Subordinate Body, \$17,489.03.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Application fees .....	\$312 00	.....
Initiation fees .....	.....	\$332 74
Degrees and cards .....	.....	11 00
Assessments (premiums) .....	37,551 33	21,085 63
Per capita tax and levies.....	8,414 58	.....
Charter fees .....	50 00	.....
Supplies sold .....	55 11	.....
Rent.....	.....	428 69
Interest.....	7,938 46	368 29
Premiums for guarantee .....	246 00	.....
All other sources .....	4,674 53	573 06
From investment (not extended), \$4,789.37.		
 Total receipts .....	 \$59,242 01	 \$22,799 41

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Per capita tax or levies .....	.....	\$9,947 78
Commission and organization .....	\$2,745 30	.....
Law costs .....	150 60	.....
Registration fees .....	35 00	.....
Expenses of meeting .....	743 60	.....
Supplies bought .....	48 60	.....
Travelling expenses .....	222 20	.....
Rent, light, heat and taxes .....	609 22	1,819 01
Salaries, officers' and auditors' fees .....	2,475 00	1,694 75
Clerk hire .....	1,079 10	.....
Medical Examiner's salary .....	400 00	.....
Official journal of proceedings.....	691 76	.....
Printing, stationery and advertising.....	101 90	.....
Postage, telegrams and express.....	291 50	.....
Premium for guarantee .....	16 00	.....
Other expenses .....	.....	2,526 55
 Total expenses of management.....	 \$9,609 78	 \$15,988 09

*(b) Miscellaneous Expenditure.*

Endowments.....	3,400 00	.....
Life insurance claims .....	23,726 19	.....
Funeral benefits .....	1,540 00	.....
Sick benefits .....	211 78	5,063 66
Disability benefits .....	200 00	.....
Medical attendance .....	.....	1,687 12
Other expenditure .....	1,108 01	.....
Cash paid for investments (not extended), \$25,710.84.		
 Total expenditure .....	 \$39,795 76	 \$22,738 87

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	219	111,750 00	104 96	.....	.....
25-29.....	258	153,500 00	172 93	.....	.....
30-34.....	339	202,750 00	261 94	2	1,250 00
35-39.....	384	256,350 00	461 96	3	1,468 54
40-44.....	459	332,652 00	646 78	3	3,907 65
45-49.....	421	333,810 00	668 02	5	3,000 00
50-54.....	423	326,571 42	700 97	4	3,500 00
55-59.....	326	303,837 25	610 29	.....	.....
60-64.....	208	178,050 00	358 44	3	1,800 00
65-69.....	177	143,310 00	308 71	7	6,000 00
70-74.....	59	53,900 00	116 47	2	1,000 00
75-79.....	16	11,500 00	23 13	2	1,000 00
80-84.....	1	500 00	1 21	1	500 00
85 and over .....	68	6,800 00	8 85	3	300 00
Totals.....	3,358	2,415,280 67	4,444 66	35	23,726 19

## THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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, 1915, were as follows:

W. H. Randall, Supreme President .....	Toronto.
D. J. Proctor, Supreme Vice-President .....	Toronto.
E. A. Miller, Past Supreme President .....	Aylmer.
John W. Carter, Supreme Secretary .....	Toronto.
C. Meech, Supreme Treasurer .....	Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1915, \$4,101,550.00.

## 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, 1914 .....	4,874		\$	c.
Contracts taken during 1915 .....	36		4,414,200	00
Add amount by which various certificates were increased during 1915 .....			25,500	00
			500	00
Gross number and amount on foot at any time during 1915 .....	4,910		4,440,200	00
	Number.	Amount.		
Deductions:				
		\$	c.	
Contracts matured in 1915 .....	55	57,150	00	
Contracts lapsed in 1915 .....	299	276,500	00	
Amount by which various certificates still on foot were reduced .....		5,000	00	
Total deductions extended .....	354	338,650	00	
			354	338,650
Net contracts on foot 31st December, 1915 .....	4,556		4,101,550	00

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 31,584; juveniles, 2,103.

Number of members of the Society who died during 1915, 215.



The total amount of funeral benefits paid in 1915 was \$21,350.00.

Number of members' wives who died during 1915, 138, and the amount paid in respect thereof was \$6,875.00.

Number of members' children who died during 1915, 25, amount paid in respect thereof was \$367.50.

Number of juvenile members who died during 1915, 3; amount paid in respect thereof, \$50.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1915, was \$35,199.69; Juvenile branch, \$3,646.99.

#### IV. SICK BENEFITS.

Number of members who received sick benefits during 1915, 3,224.

The total amount of benefits paid during 1915: Supreme Body, \$3.42; Grand Body, \$596.22; Subordinate bodies, \$51,742.77; Juvenile branch, \$1,248.45.

Number of weeks' sickness experienced in 1915, was 17,231.

Amount paid for medical attendance during 1915 was: Grand body, \$658.36; Subordinate bodies, \$32,621.47; Juvenile branch, \$1,693.64.

Total amount of cash standing to credit of fund at 31st December, 1915: Supreme body, ; Grand body, \$3,587.88; Subordinate bodies, \$259,296.06; Juvenile branch, \$10,597.12.

#### V. ASSETS.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate.....	\$37,474 93	.....	.....	.....
Cash value of mortgages.....	34,951 51	.....	.....	.....
Cash value of bonds, debentures, securities .....	2,750 00	.....	.....	.....
Actual cash in hand 31st Dec., 1915..	250 94	\$276 42	\$8,467 31	\$531 62
Cash deposit in the following banks:				
Imperial Bank, Toronto, and Vic- toria Loan and Savings Com- pany (Lindsay) and sundry banks, sundry places .....	95,932 94	3,311 46	250,828 74	10,065 50
Interest due and accrued .....	4,705 37	.....	.....	.....
Total assets, Insurance Fund (not ex- tended).... .	\$62,468 44	.....	.....	.....
Total assets, Sick Fund..	273,481 05	.....	.....	.....
Total assets, Guarantee Fund.... .	6,461 09	.....	.....	.....
Total assets, General Fund	94,152 73	.....	.....	.....
Total assets, Funeral Fund	39,521 68	.....	.....	.....
War Relief Fund for widows and orphans .....	18,797 05	.....	.....	.....
Aggregate of all other assets.....	7,741 20	.....	.....	.....
<b>Total assets .....</b>	<b>\$202,603 94</b>	<b>\$3,587 88</b>	<b>\$259,296 05</b>	<b>\$10,597 12</b>



## VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society.....	\$5,125 00	.....	.....
Amount of other liabilities.....	.....	\$2,732 16	\$152 99
Total liabilities .....	\$5,125 00	\$2,732 16	\$152 99

## VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1915.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1915, payable first of each month.

The books and accounts were duly audited January 18th, 1916.

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 during 1915 in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 24,477.

Number of certificate holders in Ontario, 3,185.

Amount of insurance in force in Ontario at 31st December, 1915, \$3,249,000.00.

Number of members in Ontario who died during 1915, 49 beneficiary and 112 funeral claims.

Amount of insurance benefits paid to Ontario members in 1915, \$53,977.57.

Amount of disability benefits paid to Ontario members in 1915, \$200.00.

Amount of funeral benefits paid to Ontario members during 1915, \$16,150.00.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Supreme Lodge, \$87,411.03.

Juvenile and Subordinate, \$261,974.67.

Cash received during 1915 from:

	Supreme Body.
Registration (F. Ben.) .....	\$972 05
Dues.....	141 63
Assessments: Funeral and Beneficiary.....	100,101 99
Per capita tax and levies .....	27,189 37
Charter fees .....	12 50
Supplies sold .....	4,251 77
Interest.....	3,042 87
Premiums for guarantee of lodge officers.....	487 65
Rents.....	3,067 30
All other sources .....	213 72
Cash received from investments, \$150.00.	

Total receipts ..... \$139,480 85

Receipts by Grand body, \$4,663.39.

Receipts by Subordinate branches, \$199,358.12.

Receipts by Juvenile branches, \$5,622.86.

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:	Supreme Body..
Commission.....	\$3,279 71
Law costs .....	276 40
Registration fees .....	200 00
Investigation of claims .....	151 00
District Deputy expenses .....	849 71
Executive and Trustee meetings.....	487 20
Expenses of general meeting.....	1,428 50
Supplies bought .....	2,551 66
Travelling expenses .....	903 00
Rent, light, heat and taxes.....	2,589 80
Managing officers' salary and expenses.....	3,700 00
Medical examiners' fees .....	32 50
Clerk hire .....	4,893 00
Official Journal .....	3,600 00
Printing, stationery and advertising.....	808 68
Postage, telegrams and express .....	1,085 54
Premiums for guarantee of lodge officers.....	16 00
Other management expenses .....	185 57
	<hr/>
Total expenses of management.....	\$27,038 27

*(b) Miscellaneous Expenditure.*

Life insurance payments .....	61,977 57
Funeral benefits .....	28,642 50
Total disability benefits .....	200 00
Sick benefits (members at large).....	3 43
Returned assessments, over age joining benefit .....	31 70
Gratuities, Christmas .....	54 00
Expenditures other than foregoing.....	558 82
For investments (not extended), \$12,351.71.	
	<hr/>
Total expenditure .....	\$118,506 29

Expenditure by Grand Body, \$4,208.56.

Expenditure by Subordinate bodies, \$203,676.24.

Expenditure by Juvenile Branch, \$5,404.11.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	98	81,250 00	81 28	2	2,000 00
25-29.....	186	161,250 00	160 29	.....	.....
30-34.....	368	324,250 00	340 18	1	500 00
35-39.....	448	412,000 00	487 46	5	4,500 00
40-44.....	541	514,500 00	691 55	3	3,000 00
45-49.....	619	640,200 00	859 34	3	4,000 00
50-54.....	576	632,000 00	898 67	5	5,000 00
55-59.....	436	500,250 00	779 61	4	5,000 00
60-64.....	297	341,900 00	587 31	7	8,000 00
65-69.....	265	296,200 00	560 43	8	8,000 00
70-74.....	142	155,200 00	374 30	10	9,800 00
75-79.....	32	31,650 00	100 34	5	6,000 00
80-84.....	6	8,400 00	17 53	2	1,500 00
85 and over.....	3	2,500 00	12 90	.....	.....
Totals.....	4,017	4,101,550 00	5,951 19	55	57,300 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- A. C. Gordon, Grand Chief.....Toronto.
- J. L. Wilson, Grand Chieftain.....Toronto.
- Alex. Fraser, Grand Treasurer.....Toronto.
- Donald M. Robertson, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits, \$4,860,137.00.

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, 1914 .....	6,686	\$ c. 5,085,887 00
Add contracts taken during 1915 .....	135	84,750 00
Gross number and amount of contracts on foot at any time during 1915	6,821	5,170,637 00
Deductions:		
Contracts matured in 1915 .....	101	\$ c. 81,500 00
Contracts lapsed in 1915 .....	} 412	229,000 00
Contracts surrendered in 1915.....		
Contracts cancelled in 1915.....	} 513	310,500 00
Total deductions extended.....		
Net contracts on foot 31st December, 1915.....	6,308	4,860,137 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 1915, 48.

Total amount of benefits paid in 1915, in respect of sick members, \$977.41.

Number of weeks' sickness experienced during 1915, 237 4-7.

Total amount of cash standing to credit of fund, \$7,506.16.

## V. ASSETS.

Cash value of bonds, debentures, etc. ....	\$504,146 17
Cash on hand .....	1,487 08
Cash on deposit, Bank of Hamilton, Toronto .....	54,071 23
Imperial Bank, Toronto .....	3,010 17
Royal Bank, Ingersoll .....	5,977 17
Royal Bank, Toronto .....	9,091 18
Bank of Hamilton, Toronto (Sick Benefit Fund) .....	7,498 25
Deposit with Quebec Government .....	5,000 00
	<hr/>
	\$590,281 25
Less outstanding cheque .....	18 90
	<hr/>
Total assets .....	<u>\$590,262 35</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$13,000 00
	<hr/>
Total liabilities .....	<u>\$13,000 00</u>

## VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1915, payable on the 1st day of each month.

The Society's accounts were audited 11th and 13th January, 1916. 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 1915 were: A. D. McIntyre, Williamstown, and J. A. McIntosh, Hamilton.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

Certain changes were made, during 1915, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1915, 5,573.

Number of members in Ontario who died during 1915, 92.

Amount of death benefits paid to Ontario members during 1915, \$67,464.33.

Amount of insurance in force in Ontario, 31st December, 1915, \$4,353,137.00.

## VIII. CASH RECEIPTS.

Cash balance from 1914, \$81,098.29.

	Grand Camp.	Subordinate. Camps.
Cash received during 1915 from:		
Initiation fees .....		\$29 00
Dues .....		13,962 05
Assessments .....	\$86,442 38	86,529 60
Per capita tax .....	11,559 94	
Supplies sold .....	700 58	
Interest .....	22,988 80	
All other .....	6 00	2,294 92
Cash received from repayment of loan (not extended), \$28,037.11.		
Total cash receipts .....	<u>\$121,697 70</u>	<u>\$102,815 57</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Camp.	Subordinate. Camps.
Cash paid during 1915 for:		
Commission and organizing .....	\$12 70	\$6 00
Per capita tax .....		11,191 54
Registration fees .....	205 00	
Law costs .....	20 00	
Guarantee bond Grand Secretary .....	30 00	
Expenses, Annual Meeting .....	3,005 30	
Supplies bought .....	129 90	681 86
Travelling expenses .....	31 67	
Medical Examiner's salary and expenses .....	109 55	
Salaries, officers' committees' and auditors' fees .....	2,930 00	
Clerk hire .....	1,300 00	
Postage, telegrams and express .....	409 55	
Printing, etc. ....	1,069 05	
Premiums for Guarantee Bonds .....	128 25	
Committee expenses .....	417 45	
Presentation to Grand Secretary .....	625 00	
Expenses of new offices .....	236 85	
Other expenses .....	521 51	
Total expenses of management .....	<u>\$11,181 08</u>	<u>\$11,879 40</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	73,214 33	
Sick benefits .....	977 41	
Refunds assessment account .....	97 11	
Paid by Subordinate Camps to Grand Camp for assessments..		86,534 03
All other expenses .....		4,462 02
For investments (not extended), \$64,246.99.		
Total expenditure .....	<u>\$85,469 93</u>	<u>\$102,875 45</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	215	122,500 00	113 71	5	3,000 00
25-29.....	429	264,250 00	265 52	3	1,750 00
30-34.....	578	331,500 00	361 55	5	2,500 00
35-39.....	708	483,750 00	571 53	3	1,000 00
40-44.....	727	504,024 00	626 98	6	5,500 00
45-49.....	756	581,897 00	789 41	7	5,000 00
50-54.....	888	717,840 00	1,079 22	8	6,750 00
55-59.....	742	661,282 00	1,123 91	11	9,000 00
60-64.....	540	492,059 00	951 53	11	10,500 00
65-69.....	451	420,035 00	969 39	20	17,500 00
70-74.....	205	201,500 00	497 07	12	10,000 00
75-79.....	66	77,500 00	230 64	10	8,500 00
80-84.....	3	2,000 00	6 01		
85 and over.....					
Totals.....	6,308	4,860,137 00	7,586 47	101	81,000 00



## THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

*Head Office, 10 Berti Street, Toronto, Ont.*

Organized 1st January, 1830, and Incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1915, were as follows:—

Daniel D. Ellis, M.D., President .....Fleming, Sask.  
 H. C. Hocken, Vice-President ..... Toronto.  
 Isaac Crowley, Secretary-Treasurer ..... Toronto.  
 J. J. Williams, M.D., Executive ..... Woodstock.  
 Wm. Crawford, Executive ..... Toronto.  
 J. C. Boylen, 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, 1914 .....	5,813	\$ 5,615,000 00
Add contracts taken during 1915, new or renewed.....	601	561,000 00
<b>Gross number and amount of contracts on foot at any time during 1915</b>	<b>6,414</b>	<b>6,176,000 00</b>
	<b>Number.</b>	<b>Amount.</b>
<b>Deductions:</b>		
Contracts matured in 1915.....	74	\$ 72,000 00
Contracts lapsed in 1915.....	1,138	1,060,000 00
<b>Total deductions carried out ....</b>	<b>1,212</b>	<b>1,132,000 00</b>
<b>Net contracts on foot at 31st December, 1915.....</b>	<b>5,202</b>	<b>5,044,000 00</b>

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1915.—No information.

## IV. SICK BENEFITS.

No information.

## V. ASSETS.

Cash value of mortgages .....	\$12,600 00
Cash value of bonds, debentures, etc. ....	85,649 87
Cash in hands of Secretary-Treasurer .....	121 09
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto .....	9,365 22
<b>Total assets .....</b>	<b>\$107,736 18</b>

## VI. LIABILITIES.

Amount of claims supposed or reported unadjusted .....	\$12,500 00
<b>Total liabilities .....</b>	<b>\$12,500 00</b>

## VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1915, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 20th, 1916.

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, Ledger and Bank Book.

Names and post office addresses of the auditors for 1915 were as follows: John H. Delamere, Minden; and James F. Harper, Hamilton.

Certain changes were, during 1915, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,855.

Amount of insurance in force in Ontario, 31st December, 1915, \$3,722,000.

Number of members in Ontario who died during 1915, 50.

Amount of death benefits paid to Ontario members during 1915, \$44,978.36.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$83,737.40.

Cash received during 1915 from:

Application fees .....	\$1,849 00
Dues .....	9,973 00
Assessments .....	86,290 30
Interest .....	3,946 23
Other sources .....	188 50
Repayment of investments, \$332.30.	

**Total receipts .....** **\$102,247 03**

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1915 for:

Commission and organization expenses .....	\$3,999 86
Registration fees .....	190 65
Supplies bought .....	172 88
Travelling expenses .....	150 65
Rent, light, heat, taxes and telephone .....	576 52
Salaries, officers' and auditors fees .....	1,900 00
Medical examiner's salary and expenses .....	1,438 50
Clerk hire .....	2,296 00
Printing, stationery and advertising .....	658 18
Postage, telegrams and express .....	1,034 05
Premiums for guarantee .....	15 00
Investigation of claims .....	195 10
Other management expenses .....	162 71

Total expenses of management ..... \$12,790 10

## (b) Miscellaneous Expenditure.

Life insurance claims .....	65,458 15
For investments (not extended), \$50,043.70.	

Total expenditure ..... \$78,248 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
16-24.....	407	\$ 398,000 00	\$ 364 42	3	\$ 3,000 00
25-29.....	527	506,500 00	516 99	2	2,000 00
30-34.....	621	588,500 00	660 52	4	3,500 00
35-39.....	640	611,000 00	767 77	5	2,500 00
40-44.....	614	585,000 00	816 32	2	1,500 00
45-49.....	627	599,000 00	937 25	4	3,000 00
50-54.....	590	581,000 00	978 72	9	9,994 00
55-59.....	501	500,000 00	893 72	9	9,000 00
60-64.....	313	313,000 00	593 66	12	9,985 79
65-69.....	175	175,000 00	332 00	8	6,000 00
70-74.....	140	140,000 00	312 96	7	7,978 36
75-79.....	39	39,000 00	91 54	5	5,000 00
80-84.....	5	5,000 00	14 60	4	2,000 00
85 and over.....	3	3,000 00	11 01	.....	.....
Totals.....	5,202	5,044,000 00	7,291 48	74	65,458 15

## SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 407-409 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, 1915, were as follows:

Samuel N. Hoag, Supreme Regent .....Harrisburg, Pa.  
 C. Arch. Williams, Supreme Vice-Regent .....Chicago, Ill.  
 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, 1915, \$455,120,000.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914.....	245,986	467,413,000 00
Add contracts taken during 1915 new and renewed .....	12,706	14,229,000 00
Add amount by which various certificates were increased during 1915 .....		1,362,000 00
<b>Gross number and amount of contracts on foot at any time during 1915</b>	<b>258,692</b>	<b>483,004,000 00</b>
	Number.	Amount.
<b>Deductions:</b>		\$ c.
Contracts matured in 1915 .....	4,048	9,236,000 00
Contracts lapsed in 1915.....	11,549	16,006,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....	....	2,641,500 00
<b>Total deductions extended.....</b>	<b>15,597</b>	<b>27,884,000 00</b>
<b>Net contracts on foot at 31st December, 1915.....</b>	<b>243,095</b>	<b>455,120,000 00</b>

## V. ASSETS.

Cash value of real estate, less incumbrances .....		\$65,000 00
Cash value of bonds, etc. ....		4,379,473 00
Cash on deposit to Society's credit, not drawn against, in the following banks:		
	W. & O. B. Fund.	
American National Bank, Atlanta, Ga. ....	\$13,077 71	
The American National Bank, Wilmington, N.C. ....	14,881 71	
Boston Safe Deposit & Trust, Boston .....	11,793 58	
National Shawmut Bank, Boston .....	10,017 29	
National Exchange Bank, Baltimore .....	13,966 90	
Mechanics Bank, Brooklyn .....	17,287 98	
Central National Bank, Cleveland .....	10,307 37	
First National Bank, Chicago .....	15,653 72	
Merchants Loan & Trust Company, Chicago .....	14,866 21	
People's State Bank, Detroit .....	16,331 99	
The Bank of Toronto, Montreal .....	16,699 78	
First National Bank, Minneapolis .....	11,029 81	
First National Bank, New York .....	21,330 88	
Garfield National Bank, New York .....	14,932 55	
Lincoln National Bank, Pittsburg, Pa. ....	10,987 67	
Market & Fulton National Bank, New York .....	23,172 75	
Central National Bank, Philadelphia .....	12,505 82	
First National Bank, Richmond, Va. ....	14,165 79	
Mechanics-American National Bank, St. Louis .....	23,768 97	
Merchants-Laclede National Bank, St. Louis .....	21,384 18	
The Bank of Toronto, Toronto, Ont. ....	14,866 26	
Broad Street National Bank, Trenton, N.J. ....	10,309 89	
First National Bank, Utica, N.Y. ....	13,341 75	
The National Bank of Westfield, N.Y. ....	26,759 91	
Wells Fargo Nevada National Bank, San Francisco, Cal. ....	10,095 23	
Slater Trust Company, Pawtucket, R.I. ....	10,699 77	
State Bank of Evanston, Evanston, Ill. ....	9,198 31	
Total .....		\$403,434 01
	General Fund.	
National Shawmut Bank, Boston .....	\$4,531 30	
Central National Bank, Cleveland .....	447 78	
People's State Bank, Detroit .....	434 18	
The Bank of Toronto, Montreal .....	2,349 69	
Garfield National Bank, New York .....	3,680 19	
Central National Bank, Philadelphia .....	685 40	
First National Bank, Richmond, Va. ....	373 40	
Mechanics-American National Bank, St. Louis .....	4,322 85	
The Bank of Toronto, Toronto, Ont. ....	1,863 94	
Broad Street National Bank, Trenton, N.J. ....	477 24	
First National Bank, Utica, N.Y. ....	531 68	
The National Bank of Westfield, N.Y. ....	2,381 86	
Total . . . . .		22,079 51
Contingent Fund of Supreme Officers .....		8,500 00
Emergency Fund .....		51,288 62
Provincial Treasurer, Quebec .....		5,000 00

Dues and assessments due and unpaid .....	717,544 63
Interest due and accrued on bonds .....	67,923 35
Interest due and accrued on bank balances and deposits.....	1,348 28
Total assets of Life Insurance Fund (not extended).....	\$1,098,254 26
Total assets of Emergency Fund (not extended).....	4,479,334 97
Total assets of General and other funds (not extended)...	229,047 16
Amount of liens secured by benefit certificates matured by death, unpaid.	66,423 73
All other assets .....	18,621 26
<b>Total assets .....</b>	<b>\$5,806,636 39</b>

## VI. LIABILITIES.

Amount of claims admitted .....	\$213,671 66
Amount of claims supposed or reported or unadjusted .....	767,500 00
Amount of claims resisted (Classes D and E) .....	21,000 00
All other liabilities .....	2,600 54
<b>Total liabilities .....</b>	<b>\$1,004,772 20</b>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1915.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1915.

The accounts and books of the Society were audited for the year 1915, in March and October.

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, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1915: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md., and Amedee Peting, St. Louis, Mo.

No changes were, during 1915, made in the organization and management of the Society.

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, 1915, 2,870.

Amount of insurance in force in Ontario at 31st December, 1915, \$5,894,500.00.

Number of members in Ontario who died in 1915, 67.

Amount of death benefits paid to Ontario members during 1915, \$151,329.14.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$573,106.62.

Half cash liens, 1914 .....	\$5,488,159 25
Half cash liens, 1915 .....	925,295 10
Interest—accumulations on liens .....	215,852 41

Cash received during 1915 from:

Dues .....	\$196,909 60
Assessments .....	7,507,728 71
Fines .....	566 90



Degrees and cards .....	3 00
Supplies sold .....	1,829 74
Interest and dividends .....	225,453 52
All other sources .....	4,726 47
Cash received from repayment of loans or investments (not extended) .....	\$642,757 20
 Total cash receipts .....	 <u>\$7,937,217 94</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Commission and organization expenses .....	\$20,619 83
Law costs .....	6,189 47
Registration fees, insurance departments .....	744 50
Investigating claims .....	1,035 32
Expenses annual meeting .....	22,679 36
Supplies bought .....	393 52
Travelling expenses .....	7,172 26
Rent, light, heat and taxes .....	6,518 53
Salaries, officers' and auditors' fees .....	29,687 50
Medical examiner .....	4,497 50
Clerk hire .....	58,633 72
Official Journal .....	22,171 82
Printing, stationery and advertising .....	14,144 04
Postage, telegrams and express .....	5,591 43
Other management expenses (detailed in memo) .....	14,173 92
 Total expenses of management .....	 <u>\$214,252 72</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims .....	8,448,526 90
Half cash liens recovered at payment of death claim (not extended) .....	\$558,704 25
Half cash liens, lapses and cancellations (not extended)....	89,980 93
Half cash liens, account members in good standing, 31st December, 1915 (not extended) .....	5,914,197 85
 Total expenditure .....	 <u>\$8,662,779 62</u>



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of Members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9,358	10,308,500 00	7,492 08	28	32,000 00
25-29.....	15,016	17,958,000 00	14,660 68	53	70,000 00
30-34.....	20,457	26,809,500 00	22,025 92	102	129,000 00
35-39.....	29,077	42,438,500 00	34,565 52	160	245,500 00
40-44.....	33,887	57,072,000 00	49,005 36	245	432,000 00
45-49.....	35,487	69,773,000 00	67,601 28	366	711,000 00
50-54.....	32,145	70,245,000 00	82,212 16	491	1,089,500 00
55-59.....	28,335	65,228,500 00	92,727 89	607	-1,441,000 00
60-64.....	19,451	46,503,500 00	81,084 63	607	1,494,000 00
65-69.....	11,164	26,050,000 00	123,497 99	549	1,354,500 00
70-74.....	5,432	13,854,000 00	76,134 76	417	1,082,000 00
75-79.....	2,166	5,778,500 00	32,966 71	249	666,000 00
80-84.....	900	2,473,500 00	14,984 78	125	351,500 00
85 and over.....	220	627,500 00	3,792 20	49	138,000 00
Totals.....	243,095	455,120,000 00	702,751 96	4,048	9,236,000 00

## THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Daniel P. Markey, Supreme Commander.....	Detroit.
L. E. Sisler, Supreme Record Keeper.....	Detroit.
J. B. McDannell, Trustee.....	Buffalo.
James F. Downer, Trustee.....	Chicago.
W. E. Blaney, Trustee.....	Pittsburg, Pa
R. B. Anderson, Trustee.....	St. Louis, Mo.
S. W. Trusler, Trustee.....	Camlachie, Ont.

## 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, 1914 .....	318,402	\$ 385,926,773 98 <sup>c.</sup>
Add contracts taken during 1915, new or renewed.....	21,600	22,272,500 00
Gross number and amount of contracts on foot at any time during 1915	340,002	408,199,273 98
	Number.	Amount.
Deductions :		
Contracts matured in 1915 (Deaths) ....	3,765	\$ 4,954,694 62 <sup>c.</sup>
Contracts lapsed in 1915 .....	27,676	30,001,257 77
Total deductions extended. ....	31,441	34,955,952 39
Net contracts on foot at 31st December, 1915.....	308,561	373,243,321 59

## III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1915, was 12,283.

Number of members who died during 1915, 88.

Total amount of funeral benefits paid during 1915, \$4,400.00.

## IV. SICK BENEFITS.

Number of members who received sick and accident benefits in 1915, 3,187.

Total amount of benefits paid, \$72,663.10.

Number of weeks' sickness experienced during 1915, 12,870.

Total amount of cash standing to credit of benefit fund, 31st December, 1915, \$30,798.82.

## V. ASSETS.

Cash value of real estate .....	\$175,000 00
Bonds, etc. ....	12,944,748 89
Actual cash on hand, 31st December, 1915 .....	1,225 00
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
Bankers' Trust Co., Buffalo N.Y. ....	25,000 00
First National Bank, New York .....	64,696 07
First and old Detroit National Bank, Detroit .....	282,777 53
Bank of Toronto, Toronto, Ont. ....	8,892 98
Southern Trust Co., Little Rock, Ark. ....	10,000 00
Commercial National Bank, Charlotte, N.C. ....	1,000 00
First National Bank, Oakland, Cal. (Savings Account) .....	1,796 80
First National Bank, Oakland, Cal. ....	2,770 11
Fort Dearborn National Bank, Chicago, Ill. ....	25,000 00
Liberty Savings Bank, Pittsburg, Pa. ....	25,000 00
Security Bank, Oakland, Cal. ....	1,061 20
Insurance Departments, Ontario and Quebec .....	10,000 00
Industrial Savings Bank, Flint (Savings Account) .....	51,194 08
Industrial Savings Bank, Flint .....	2,911 12
Dues and assessments, due and unpaid on certificates in force (estimated)	475,000 00
Interest due and accrued .....	298,580 42
Total assets of Relief Fund No. 1 (not extended).....	\$54,378 46
Total assets Life Benefits Fund (not extended) .....	478,933 13
Total assets Sick and Funeral Fund (not extended).....	30,798 82
Total assets General Fund (not extended) .....	120,135 13
Total assets Reserve Fund (not extended) .....	13,035,383 14
Total assets Relief Fund No. 2 (not extended) .....	1,168 23
Total assets Trust Fund (not extended) .....	2,911 12
All other assets (Furniture and Fixtures) .....	19,000 00
Total assets .....	<u>\$14,425,654 20</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$246,562 12
Amount of claims supposed or reported .....	159,000 00
Amount of claims resisted .....	28,500 00
Amount of sick and accident claims due and unpaid, 31st December, 1915.	764 50
Present value of deferred disability claims, payable in instalments .....	1,445,479 89
Amount of other liabilities .....	47,449 44
	<hr/>
Total liabilities .....	<u>\$1,927,755 95</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1915: In Ontario, none.

Assessments were made monthly in 1915.

Twelve assessments were made during the year 1915, 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 1915: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa., and Geo. W. Sulman, Chatham, Ont.

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 1915 in relation to insurance certificates or benefits.

No changes were, during 1915, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1915, 9,798.

Number of certificate holders in Ontario, 31st December, 1915, 9,630.

Amount of insurance in force at 31st December, 1915, \$10,240,000.00.

Number of members in Ontario who died during 1915, 111.

Amount of death benefits paid to Ontario members during 1915, \$126,486.73.

Amount of disability benefits paid to Ontario members during 1915, \$26,815.91.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$13,193,398.28.

Cash received during 1915 from:

Certificate fees .....	\$3,243 00
Assessments .....	5,778,532 05
Per capita tax .....	407,132 29
Supplies sold .....	4,603 46
Rent .....	6,833 34
Interest .....	645,280 49
Official publication .....	1,694 96
Profits on bond sales .....	13,213 40
All other sources .....	8,270 18
	<hr/>
Total receipts .....	<u>\$6,873,803 17</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax, etc. ....	\$314,255 86
Commission and organization expenses .....	152,922 79
Law costs .....	12,205 43
Registration fees .....	1,640 25
Investigation of claims .....	8,235 04
Expenses of meeting .....	51,565 05
Supplies bought .....	8,573 89
Travelling expenses .....	4,027 62
Rent, light, heat and taxes .....	10,846 87
Officers' salaries and auditors' fees .....	26,819 96
Medical Examiner's salary and expenses .....	7,815 93
Clerk hire .....	80,188 15
Printing official journal .....	60,731 84
Printing, stationery, etc. ....	20,684 62
Postage, telegrams and express .....	15,873 97
Premiums for guarantee of lodge officers .....	360 00
Actuary's fees .....	713 25
Furniture and fixtures .....	2,638 16
Other expenses .....	2,741 57
<b>Total expenses of management .....</b>	<b>\$782,840 25</b>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	4,826,192 58
Sick and accident benefits .....	77,063 10
Total disability benefits .....	626,075 42
Gratuities to distressed members .....	9,904 66
All other expenditure .....	21,417 41
<b>Total expenditure .....</b>	<b>\$6,343,493 42</b>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2		Amount of annual payments. Col. 3		Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5	
		\$	c.	\$	c.		\$	c.
16-24.....	21,415	20,981,000	00	158,005	00	65	67,500	00
25-29.....	25,126	25,357,125	48	278,729	00	121	123,750	00
30-34.....	35,513	35,731,961	00	398,438	00	178	189,279	52
35-39.....	40,755	44,220,936	29	497,352	00	244	278,750	00
40-44.....	43,324	51,399,707	78	606,703	00	271	318,375	00
45-49.....	44,561	57,113,156	38	690,503	00	443	590,575	00
50-54.....	39,879	54,225,442	80	716,156	00	538	744,520	89
55-59.....	28,915	41,844,949	57	1,044,152	00	661	937,398	25
60-64.....	17,585	25,019,351	74	541,342	94	581	807,333	19
65-69.....	8,043	12,788,791	53	283,926	00	375	579,551	50
70-74.....	3,028	4,121,715	44	92,920	00	220	262,260	87
75-79.....	399	426,281	32	26,970	00	61	52,600	40
80-84.....	17	12,302	26	.....	.....	7	2,800	00
85 and over.....	1	600	00	.....	.....	.....	.....	.....
<b>Totals.....</b>	<b>308,561</b>	<b>373,243,321</b>	<b>59</b>	<b>5,335,196</b>	<b>94</b>	<b>3,765</b>	<b>4,954,694</b>	<b>62</b>

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL  
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John A. Austin, 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, 1914 .....	5,288	\$ 5,736,500 00
Add contracts taken during 1915, new or renewed.....	337	303,500 00
Add amount by which various certificates were increased during 1915 .....		23,000 00
Gross number and amount of contracts on foot at any time during 1915	5,625	6,063,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915 by death ....	63	81,000 00
Contracts surrendered for cash value ..	16	22,000 00
Contracts lapsed in 1915 .....	413	378,000 00
Contracts reduced in 1915.....		2,500 00
Total deductions extended.....	492	483,500 00
Net contracts on foot 31st December, 1915 .....	5,133	5,579,500 00
Number of certificate holders in good standing on 31st December, 1915	4,917	5,382,500 00
Number of certificates temporarily suspended at 31st December, 1915	216	197,000 00
Grand total of certificate holders 31st December, 1915.....	5,133	5,579,500 00



## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,111.

Ten members of the Grand Council died in 1915, and funeral benefits were paid amounting to \$500.00.

## IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1915 sick benefits to 222 members.

Amount paid for sick benefits, \$4,759.00.

The total number of weeks' sickness experienced was 999.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1915, was \$12,544.96.

## V. ASSETS.

	Supreme Body.
Cash value of mortgages .....	\$211,277 00
Bonds, etc. ....	168,657 67
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton .....	49,527 93
Merchants Bank, Montreal .....	5,000 00
Dues called but not yet payable .....	10,320 27
Interest due or accrued .....	13,577 47
Other assets .....	5,494 77
Total assets Life Insurance Fund (not extended) .....	\$457,269 80
Total assets General Fund and other funds (not extended) .....	6,585 31
 Total .....	 <u>\$463,855 11</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$22,500 00
Amount of other claims .....	5,500 00
 Total amount of all liabilities .....	 <u>\$28,000 00</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915—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 1915.

The Society's books were duly audited during 1915 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 1915 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in relation to insurance certificates or benefits.



Amount of bond of Supreme Secretary, \$10,000.00.  
 Number of members in Ontario, 31st December, 1915, 5,730.  
 Number of certificate holders in Ontario, 31st December, 1915, 3,719.  
 Amount of insurance in force in Ontario, 31st December, 1915, \$4,174,500.00.  
 Number of members in Ontario who died in 1915, 49.  
 Amount of death benefit claims paid to Ontario members during 1915, \$59,134.77.  
 Amount of cash surrender values paid during 1915, \$5,510.03.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$33,714.04.

Cash received during 1915:

	Supreme Body.	Grand Body.
Certificate fees .....	\$52 00	.....
Assessment fees .....	6,726 15	.....
Assessment (beneficiary) .....	106,560 69	.....
Per capita tax and levies .....	1,228 30	\$3,542 09
Propagation fund .....	2,174 64	1,382 68
Supplies sold .....	438 51	282 57
Charter fees .....	.....	90 00
Interest and dividends .....	21,734 89	0 52
Guarantee premiums .....	96 75	.....
All other sources .....	235 27	852 01
Received from Investments (not extended), \$17,910.18.		
Sessional tax .....	.....	574 80
Total . . . . .	<u>\$139,247 20</u>	<u>\$6,724 67</u>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1915 for:		
Per capita tax, etc. ....	.....	\$1,559 39
Commission and organization expenses .....	\$2,684 65	1,906 22
Law costs .....	98 50	.....
Registration fees .....	60 00	.....
Interest . . . . .	281 82	3 70
Expense annual or biennial meeting .....	.....	486 95
Supplies bought .....	637 60	158 00
Travelling expenses .....	92 55	64 28
Rent, light, heat and taxes .....	705 39	227 45
Managing officers' salaries and officers' and auditors' fees	1,980 00	1,670 00
Medical officers' salaries and expenses .....	134 20	.....
Clerk hire .....	530 00	796 00
Official journal .....	3,331 03	.....
Printing (other than official journal), stationery and advertising . . . . .	416 00	234 50
Postage, telegrams and express .....	485 66	112 44
Premiums for guarantee .....	82 20	.....
Other management expenses detailed in memo. ....	556 64	317 49
Total expenses of management .....	<u>\$12,076 24</u>	<u>\$7,536 42</u>

*(b) Miscellaneous Expenditure.*

Cash surrender benefits .....	7,670 03	.....
Life insurance claims, other than endowments .....	80,071 85	.....
Funeral benefits .....	.....	500 00
Sick benefits .....	.....	4,759 00
Cash paid for investments, \$36,525.37.		
Grand totals .....	<u>\$99,818 12</u>	<u>\$12,795 42</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	374	311,500 00	277 00	3	3,000 00
25-29.....	384	347,500 00	272 34	4	4,000 00
30-34.....	399	369,750 00	343 03	.....	.....
35-39.....	453	450,500 00	408 45	3	2,000 00
40-44.....	446	446,500 00	505 03	1	500 00
45-49.....	582	647,250 00	814 11	.....	.....
50-54.....	587	695,250 00	1,003 81	3	2,500 00
55-59.....	559	694,250 00	1,120 16	5	7,500 00
60-64.....	476	614,500 00	1,484 22	12	14,500 00
65-69.....	442	606,000 00	1,440 18	14	20,500 00
70-74.....	190	269,250 00	729 20	11	15,000 00
75-79.....	63	87,000 00	327 15	5	9,000 00
80-84.....	24	29,750 00	153 98	1	2,000 00
85 & over.....	9	10,500 00	78 60	1	500 00
Totals.....	4,988	5,579,500 00	8,957 26	63	81,000 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, 59 Bond St., 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, 1915, were as follows:

- Thomas H. Cannon, High Chief Ranger .....Chicago, Ill.
- Simeon Viger, Vice High Chief Ranger .....Laurence, Mass.
- Thos. F. McDonald, High Secretary .... Chicago, Ill.
- Gustave Keller, High Treasurer .....Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1915.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$145,907,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
Contracts in force 31st December, 1914 .....	143,914		\$	c.
Add contracts taken during 1915, new or renewed .....	7,316		6,315,750	00
Add amount by which various certificates were increased during 1915 .....			29,500	00
Gross number and amount of contracts on foot at any time during 1915 .....	151,230		153,221,750	00
	Number.	Amount.		
Deductions :			\$	c.
Contracts matured in 1915, death.....	1,488	1,591,500	00	
Contracts lapsed in 1915 .....	5,742	5,660,750	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....		62,500	00	
Total deductions extended.....	7,230	7,314,750	00	
Net contracts on foot 31st December, 1915 .....	144,000		145,907,000	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. ....	\$5,427,813 55
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis. ....	36,809 26
Hibernian Banking Association, Chicago ....	5,000 00
Provincial Treasurer, Province of Quebec ....	5,000 00
Interest due and accrued ....	91,297 56
Furniture and fixtures ....	5,933 00
Amount of all other assets ....	27,530 67
 Total assets .....	 <u>\$5,599,384 04</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$6,451 65
Amount of claims supposed or reported .....	193,000 00
Amount of claims resisted .....	14,000 00
 Total liabilities .....	 <u>\$213,451 65</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1915 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1915.

The Society's books were audited January and July, 1915.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1915 were as follows: L. A. Jones & Co., Chicago, and Barrow, Wade, Guthrie & Co., Chicago.

Certain changes were made during 1915 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1915, 8,983.

Number of certificate holders in Ontario, 31st December, 1915, 8,676.

Amount of insurance in force in Ontario at 31st December, 1915, \$9,017,000.00.

Number of members in Ontario who died during 1915, 77.

Amount of death benefits paid to Ontario members during 1915, \$97,097.33.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$132,971.24.

Cash received during 1915 from:

Assessments (mortuary) .....	\$2,180,372 63
Special assessment .....	144,172 25
Certificate fees .....	5,545 00
Supplies sold .....	3,561 43
Interest .....	216,562 20
Premiums for guarantee of lodge officers .....	4,443 07
All other sources .....	1,503 27
Cash received from repayment of loans or investments (not extended), \$85,000.00.	

Total receipts .....	<u>\$2,556,159 85</u>
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## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1915 for:

National Fraternal Congress and A. F. C. S. ....	\$1,506 77
Law costs .....	2,299 00
Registration fees, Insurance Departments .....	742 50
Medical examiners' salary and expenses .....	2,081 75
Investigation of claims .....	435 85
Travelling expenses .....	7,365 90
Hibernian Banking Association, custody of securities for 4 years..	400 00
Furniture and fixtures .....	328 15
Rent, light, heat, and fire insurance .....	4,854 60
Salaries, officers' and auditors' fees .....	18,894 59
Clerk hire .....	26,663 03
Official journal .....	27,585 85
Printing, stationery, and advertising .....	6,149 40
Postage, telegrams and express, telephone .....	5,378 58
Expenses of Annual or Biennial meeting .....	26,650 06
Actuary fees .....	314 15
Premium for guarantee High Court and Subordinate Court Officers..	1,500 00
Other management expenses .....	1,217 65

Total expenses of management .....	<u>\$134,367 83</u>
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## (b) Miscellaneous Expenditure.

Life insurance claims .....	1,565,683 20
Per capita tax or levies, other than for management .....	37,776 10
Expenditure, other than foregoing .....	7,294 94

Total expenditure .....	<u>\$1,745,122 07</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	14,354	13,103,500 00	154,213 13	45	41,000 00
25-29.....	18,565	17,565,500 00	167,913 20	71	71,750 00
30-34.....	19,563	19,105,500 00	225,393 84	113	113,500 00
35-39.....	20,390	20,484,250 00	274,077 36	120	123,500 00
40-44.....	20,091	20,672,750 00	309,164 36	164	174,000 00
45-49.....	19,125	20,194,500 00	328,690 28	212	235,250 00
50-54.....	15,008	16,362,500 00	303,938 48	243	268,000 00
55-59.....	10,280	11,397,500 00	240,259 84	223	255,000 00
60-64.....	4,672	5,078,000 00	122,523 30	163	172,500 00
65-69.....	1,513	1,508,000 00	41,393 28	88	88,000 00
70-74.....	323	320,000 00	9,289 80	31	34,000 00
75-79.....	114	113,000 00	3,450 72	14	14,000 00
80-84.....	1	1,000 00	32 52	.....	.....
85 & over.....	1	1,000 00	32 52	1	1,000 00
Totals.....	144,000	145,907,000 00	2,180,372 63	1,488	1,591,500 00



THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office of Supreme Lodge, Minneapolis, 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, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1915, were as follows:

- Thomas Towers, Grand Chancellor..... Hamilton.
- James G. Wilson, Grand Vice-Chancellor..... Toronto.
- Alf. W. Wilkes, Grand Prelate..... Hamilton.
- Alex. Coulter, Grand Keeper of Records and Seal ..... Toronto.
- John Burns, Grand Master of Exchequer ..... Niagara Falls.
- C. Farquharson, Past Grand Chancellor..... Stratford.

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 1914 .....	71,816	\$ 98,686,234 c.
Add contracts taken during 1915 .....	8,555	11,187,131 00
Add increase in paid-up and extended certificates.....	1,145	1,185,836 00
<b>Gross number and amount of contracts on foot at any time during 1915</b>	<b>81,516</b>	<b>111,059,201 00</b>
	Number.	Amount.
<b>Deductions :</b>		
Contracts matured in 1915, .....	979	\$ 1,615,974 c.
Contracts lapsed in 1915 .....	9,677	13,012,235 11
<b>Total deductions .....</b>	<b>10,656</b>	<b>14,628,210 00</b>
<b>Net contracts on foot 31st December, 1915 .....</b>	<b>70,860</b>	<b>96,430,991 00</b>
In Ontario, 233.		
No. of deaths, 5.		
Benefits paid, \$8,500.00.		
Amount of insurance in force in Ontario, \$252,428 00		



## VIII. CASH RECEIPTS.

Fees . . . . .	\$53 54
Interest (bank) . . . . .	1,623 25
Monthly payments . . . . .	2,421,752 44
Income from investments . . . . .	356,003 87
Other sources . . . . .	10,412 09
Total receipts . . . . .	<u>\$2,789,845 19</u>

## IX. CASH EXPENDITURE.

Life insurance claims . . . . .	\$1,602,142 05
Printing, supplies and office expenses . . . . .	93,211 16
Medical examinations . . . . .	8,353 50
Organization . . . . .	62,009 12
Adjusting claims . . . . .	10,246 50
Depreciation in municipal bonds . . . . .	9,222 74
Commission . . . . .	117,571 61
All other expenditures . . . . .	4,324 22
Total expenditure . . . . .	<u>\$1,907,080 90</u>
Balance, receipts over expenditure, 1915 . . . . .	\$882,764 29
Balance on hand 31st December, 1914 . . . . .	6,884,794 75
Balance on hand, 31st December, 1915 . . . . .	<u>\$7,767,559 04</u>
Deposited as follows:	
Cash in bank . . . . .	\$10,507 04
Cash in office . . . . .	750 00
Bonds and securities . . . . .	7,756,302 00
	<u>\$7,767,559 04</u>

## GRAND LODGE OF ONTARIO.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,840 at 31st December, 1915.

Number of members of the Society who died during 1915, 25. Funeral benefits amounting to \$1,900.00 were paid.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1915, 239.

Amount of benefits paid during 1915 in respect of sick members, \$5,608.56.

Number of weeks' sickness experienced in 1915, 1,626.

Amount paid for medical attendance during 1915, \$1,770.10.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$39,985.54.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1915 .....	\$631 16	\$44,223 63
All other .....		18,378 05
	<hr/>	<hr/>
Total assets .....	\$631 16	\$62,601 68

## VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges) .....	\$528 06
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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 \_\_\_\_\_.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: E. W. Schmitt, Waterloo, A. C. Barnsdale, Stratford, and W. H. Dennis, Hamilton.

Amount of Grand Treasurer's bond, \_\_\_\_\_.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$651.06.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Initiation and application fees .....		\$794 00
Per capita tax .....	\$3,779 50	
Dues .....		19,057 88
Assessments .....		332 45
Degrees and cards .....		1,456 60
Supplies sold .....	644 25	4 65
Rent .....		913 49
Interest .....		1,590 84
All other sources .....	13 00	790 62
	<hr/>	<hr/>
Total receipts .....	\$4,436 75	\$24,940 53

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Commission and organization expenses .....	\$120 21	
Per capita tax and levies .....	280 84	\$3,468 60
Registration fee .....	25 00	
Expenses of annual meeting .....	768 85	

Supplies bought .....	\$377 87	\$757 67
Rent, light, heat and taxes .....	43 00	3,764 52
Travelling expenses .....	403 00	
Salaries, officers' and auditors' fees .....	669 30	1,318 44
Official journal .....	315 00	
Printing, stationery and advertising .....	169 90	949 97
Postage, telegrams and express .....	253 68	601 16
Premiums for guarantee of lodge officers .....	30 00	
 Total expenses of management .....	 \$3,456 65	 \$10,860 36

## (b) Miscellaneous Expenditure.

Funeral*benefits .....		775 00
Benefits to widows and orphans .....		1,125 00
Sick benefits .....		5,608 56
Medical attendance .....		1,770 10
Gratuities to distressed members .....		1,155 43
Other expenditures .....	1,000 00	3,153 36
 Total expenditure .....	 \$4,456 65	 \$24,447 81

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.  
(Fourth Class.)

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.  
(Fifth Class.)

Attained ages.	Number of members.	Amount of insurance.	Amount of annual payments.	Number of deaths during year. Col. 4	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3		Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	901	1,009,500 60	21,093 63	.....	.....
25-29.....	3,755	4,196,054 00	90,033 06	13	15,000 00
30-34.....	7,961	9,279,538 00	178,766 85	33	36,500 00
35-39.....	10,372	12,541,569 00	235,213 09	47	66,000 00
40-44.....	11,737	15,197,747 00	276,447 39	80	121,390 00
45-49.....	11,926	16,556,699 00	312,345 64	121	186,600 00
50-54.....	9,477	14,261,898 00	293,330 27	130	222,055 00
55-59.....	7,671	11,890,657 00	234,642 79	182	301,860 00
60-64.....	4,339	7,111,736 00	140,251 59	164	299,284 00
65-69.....	1,867	3,017,893 00	191,745 20	118	209,838 00
70-74.....	619	1,016,353 00	88,865 94	46	90,303 00
75-79.....	185	282,332 00	34,342 90	34	53,989 00
80-84.....	46	63,515 00	10,616 96	9	11,864 00
85 & over.....	4	5,500 00	1,354 63	2	1,500 00
Totals.....	70,860	96,430,991 00	2,109,049 94	979	1,616,183 00

## THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File 1, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1915.

*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, 1915, were as follows:

James G. Cane, President .....	Toronto.
Alex. Cook, 1st Vice-President .....	Toronto.
C. J. Tuthill, 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. ....	1,115,080 49
Cash on deposit, not drawn against, in Dominion Bank, Toronto.....	8,788 53
Total assets .....	\$1,158,869 02

VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No actions were instituted against the Association during 1915.

No assessments are made.

The Society's books were duly audited on December 15th, 1915.

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 1915 were as follows: James F. Lawson, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1915, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 11,799.

Number of members whose mortuary benefits were paid in year ending 30th November, 1915, 107.

Amount of benefits paid during the year, \$73,142.95.

Amount of insurance in force 30th November, 1915, \$4,358,624.00.

## VIII. CASH RECEIPTS.

Cash balance from 1914, \$102.44.

Cash received during 1915:

Travelling certificates .....	\$110,239 50
Honorary certificates .....	7,750 00
Duplicate certificates .....	240 00
Interest and dividends .....	53,775 24
Rents . . . . .	4,615 00
Investments repaid (not extended), \$5,224.28.	

Total receipts .....	<u>\$176,619 74</u>
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## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Amount paid during 1915:

Commission expenses .....	\$2,178 56
Law costs .....	195 00
Expenses of annual meeting .....	150 00
Supplies bought .....	88 12
Travelling expenses .....	68 00
Rent, light, heat and taxes, etc. ....	5,034 05
Managing officers' salaries, etc. ....	3,916 00
Clerk hire .....	1,242 00
Printing and advertising .....	1,208 03
Postage and stationery, etc. ....	846 37
Other managing expenses .....	12,527 54

Total . . . . .	<u>\$27,453 67</u>
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## (b) Miscellaneous Expenditure.

Life insurance claims .....	73,142 95
Investments (not extended), \$72,561.31.	

Total expenditure .....	<u>\$100,596 62</u>
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## LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANÇAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Montreal, Quebec.*

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Rodolphe Bedard, President .....Montreal.  
 J. A. Rouleau, Vice-President .....Montreal.  
 Henri Roy, Secretary-Treasurer .....Montreal.

## 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, 1914 .....	40,095	31,597,860	25	
Add contracts taken during 1915, new or renewed .....	4,195	2,510,474	00	
Add amount by which various certificates were increased during 1915. ....		63,163	00	
Gross number and amount of contracts on foot at any time during 1915	44,290	34,171,497	25	
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1915.....	371	311,738	50	
Contracts lapsed in 1915.....	2,085	1,464,852	00	
Contracts reduced in 1915.....	....	90,704	69	
Total deductions extended.....	2,456	1,867,295	19	
Net contracts on foot at 31st December, 1915.....	41,834	32,304,202	06	

## IV. SICK BENEFITS.

Sick benefits are undertaken by the Supreme Body.

There were paid in 1915 sick benefits to 4,928 members.

Amount paid for sick benefits, \$151,336.13.

The number of weeks' sickness experienced in 1915, 30,267.

Total amount standing to the credit of the fund at 31st December, 1915, \$66,717.73.



## V. ASSETS.

	Supreme Body.
Cash value of real estate .....	\$98,875 09
Mortgages on real estate .....	737,860 91
Bonds, debentures, securities .....	2,059,928 21
Actual cash in hand (other than in bank) held by Cashier .....	2,493 47
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que. ....	104,128 29
Hochelaga Bank, Montreal, Que., special deposit .....	5,000 00
National Bank, Montreal, Que. ....	14,420 34
Provincial Bank, Montreal, Que. ....	5,236 26
Dues and assessments, due and unpaid .....	21,764 64
Interest . . . . .	29,273 54
Rent due .....	8 00
Local Lodges Fund .....	16,156 59
Furniture, etc. ....	11,650 00
Loan to members .....	125,005 22
	<hr/>
Total . . . . .	<u>\$3,231,800 56</u>

## VI. LIABILITIES.

Amount of claims resisted .....	\$1,000 00
Amount of claims supposed, reported or unadjusted .....	23,750 00
Assessments paid in advance .....	3,275 97
All other liabilities .....	4,454 55
	<hr/>
Total liabilities .....	<u>\$32,480 52</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: Mrs. W. Prenoveau vs. La Societe des Artisans Canadiens-Francais; Superior Court, Montreal District; \$1,000.00. Defence: Society claims Mr. Prenoveau was no longer a member, not having paid his monthly dues. Case stands for trial.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1915 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 1915 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1915, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1915, 1,399.

Number of certificate holders in Ontario at 31st December, 1915, 1,399.

Amount of insurance in force in Ontario, 31st December, 1915, \$1,177,220.00.

Number of members in Ontario died during 1915, 12.

Amount of death benefits paid to Ontario members during 1915, \$9,700.00.

Amount of sick benefits paid to Ontario members during 1915, \$4,716.33.



## VIII. CASH RECEIPTS.

Cash balances from 1914 (not extended), \$152,681.37.

Supreme Body.

Cash received during 1915:

Dues . . . . .	\$80,264 04
Assessments . . . . .	666,072 48
Degrees and cards . . . . .	3,289 65
Subscriptions to help members . . . . .	371 68
Supplies sold, badges, etc. . . . .	1,948 60
Rent . . . . .	961 00
Interest . . . . .	126,249 31
Medical fees . . . . .	1,022 85
Premiums for guarantee of officers . . . . .	950 40
Loans to members . . . . .	34,306 73
Received from investments (not extended), \$8,639.08.	

Total cash receipts . . . . .	<u>\$915,436 74</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915:

Supreme Body.

Annual celebration . . . . .	\$320 50
Commission and organization expenses . . . . .	13,314 75
Law costs . . . . .	1,667 78
Commission to collectors and banks . . . . .	753 08
Help of Lodge members . . . . .	762 00
Registration fees . . . . .	574 50
Organizers' salaries . . . . .	11,691 22
Actuary's fees . . . . .	691 00
Supplies bought . . . . .	2,111 30
Congress of Fraternities and General Council meetings . . . . .	180 00
Expenses of General Meeting . . . . .	1,088 30
Travelling expenses . . . . .	5,326 85
Taxes, rent, light, heat and insurance . . . . .	2,618 00
Salaries, officers' and auditors' fees . . . . .	9,290 28
Medical examiner's salary and expenses . . . . .	1,160 75
Clerk hire . . . . .	17,852 34
Official journal . . . . .	8,540 64
Printing, stationery and advertising . . . . .	5,842 75
Postage, telegrams and express . . . . .	2,019 39
Premiums for guarantee of officers . . . . .	1,102 00
Miscellaneous . . . . .	121 75
Subordinate medical expenses . . . . .	113 65

Total expenses of management . . . . .	<u>\$87,052 83</u>
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*(b) Miscellaneous Expenditure.*

Life insurance claims .....	\$295,014 50
Sick benefits .....	151,336 13
Old age benefits .....	100 00
Disability benefits .....	9,700 00
For investments, etc. (not extended), \$367,958.64.	

Total expenditure ..... \$543,203 46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,094	4,029,816 50	37,134 68	22	16,250 00
25-29.....	6,024	4,345,378 50	45,612 27	17	12,250 00
30-34.....	6,093	4,614,190 25	54,432 18	34	24,587 00
35-39.....	5,468	4,185,567 00	57,856 80	21	18,500 00
40-44.....	4,807	3,781,875 75	60,331 70	39	33,034 00
45-49.....	4,590	3,810,320 31	70,510 44	32	25,619 00
50-54.....	4,099	3,482,992 25	73,661 58	54	47,662 50
55-59.....	2,731	2,357,318 50	57,607 77	46	41,145 00
60-64.....	1,421	1,245,616 00	33,329 21	53	43,691 00
65-69.....	421	383,733 00	11,612 81	23	23,000 00
70-74.....	65	51,194 00	2,246 14	7	5,800 00
75-79.....	19	14,800 00	1,118 58	.....	.....
80-84.....	2	1,400 00	55 63	2	800 00
85 and over.....	.....	.....	.....	.....	.....
Totals.....	41,834	32,304,202 06	505,509 79	350	292,338 50

THE ST. JOSEPH UNION OF CANADA.

(File L., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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, 1915, were as follows:

O. Durocher, President .....Ottawa, Ont.  
 Chas. Leclerc, Secretary-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, 1914 .....	27,898	\$ 28,505,900 00 <sup>c.</sup>
Add contracts taken during 1915, new or renewed.....	2,396	1,705,550 00
<b>Gross number and amount of contracts on foot at any time during 1915</b>	<b>30,294</b>	<b>30,211,450 00</b>
Deductions:		
	Number.	Amount.
Contracts matured in 1915.....	180	\$ 186,180 00 <sup>c.</sup>
Contracts lapsed in 1915.....	2,751	2,255,850 00
<b>Total deductions extended.....</b>	<b>2,931</b>	<b>2,442,030 00</b>
<b>Net contracts on foot at 31st December, 1915.....</b>	<b>27,363</b>	<b>27,769,420 00</b>

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.  
 Number of members' wives deceased in 1915, 112.  
 Amount paid in respect of deceased wives of members, \$9,650.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who have received sick benefits during 1915, 3,718.  
 Amount of sick benefits paid, \$109,405.62.  
 Number of weeks' sickness experienced during 1915, 21,117.  
 Amount paid for medical attendance: None.  
 Amount standing to credit of Sick Benefit Fund, \$24,580.12.

## V. ASSETS.

Cash value of real estate, less encumbrances .....	\$8 1,600 00
Cash value of mortgages .....	22,898 88
Bonds, debentures, etc. ....	1,125,198 70
Cash on hand held by Cashier .....	121 86
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa .....	10,016 70
Le Banque Nationale, Ottawa (Quebec deposit) .....	5,000 60
Provincial Treasurer, New Brunswick .....	5,000 00
Royal Bank, Ottawa (special) .....	1,407 12
Le Banque Provinciale, Ottawa .....	9,429 84
Dues and assessments due and unpaid .....	172 40
Interest due and accrued .....	36,117 45
Total assets, Insurance Fund (not extended) .....	\$666,124 00
Total assets, Sick and Funeral Fund (not extended) .....	24,580 12
Total assets, Guarantee Fund (not extended) .....	572,743 15
Total assets, General and other Funds (not extended) .....	4,794 25
All other assets .....	494,836 62
 Total assets .....	 \$1,790,799 57

## VI. LIABILITIES.

Amount of claims admitted by the Society .....	\$23,250 00
Amount of claims for death of members' wives .....	750 00
Dues to heirs of the social class, payable weekly .....	201,945 89
Amount of Promissory Notes .....	57,307 73
Aggregate amount of other liabilities .....	37 35
 Total liabilities .....	 \$283,290 97

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1915: None in Ontario.

Assessments are made monthly.

Twelve assessments were made during 1915, payable 1st of every month.

No changes were made in the organization or management of the Society during 1915.

The accounts were audited monthly.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: Aurelien Belanger and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Sub-Treasurer, \$1,000.

Amount of bond of Cashier, \$2,000.

Amount of bond of Assistant Secretary, \$1,000.

Number of members in Ontario, 31st December, 1915, 7,114.

Amount of insurance in force in Ontario at 31st December, 1915, \$7,625,200.00.

Number of members in Ontario who died in 1915, 51.

Amount of death benefits paid to Ontario members in 1915, \$49,867.67.

Amount of disability benefits paid to Ontario members in 1915, \$1,688.20.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$18,937.71.

Cash received during 1915 from:

Application and initiation fees .....	\$32 25
Assessments and dues .....	508,327 26
Transfer fees, degrees and cards .....	617 00
Supplies sold .....	526 01
Rent . . . . .	8,517 82
Interest and dividends .....	34,142 68
All other sources (detailed in memo.) .....	5,237 48
Cash received from payment of loans or investments (not extended), \$7,079.21.	

Total receipts .....	<u>\$557,400 50</u>
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## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1915, for:

Collection of fees .....	\$28,037 77
Refund of deposits to refused applicants .....	926 79
Commission and organization expenses .....	18,438 42
Law costs .....	233 15
Registration fees .....	36 00
Investigation of Claims and Inspection .....	636 40
Banners and Badges .....	1,084 18
Valuation of Policies .....	3,075 00
Supplies bought .....	263 33
Travelling expenses .....	1,725 65
Rent, etc. ....	1,800 00
Managing officers' salaries, officers' fees .....	7,293 54
Clerk hire .....	12,655 61
Per Capita Tax to District Councils .....	2,773 40
Official journal .....	3,347 42
Printing and stationery .....	1,557 29
Postage, telegrams and express .....	2,785 19
Guarantee premiums .....	20 00
Other expenses .....	1,208 07

Total expenses of management .....	<u>\$87,897 21</u>
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## (b) Miscellaneous Expenditure.

Life insurance claims .....	181,151 75
Advances to aged members .....	1,855 79
Sick benefits .....	109,405 62
Old age benefits .....	23,115 10
Members' wives' benefits .....	9,650 00
Redeemed policies .....	3,830 00
Total disability benefits .....	5,023 20
Maintenance and repairs of real estate; light, heat, taxes and insurance..	7,066 97
Refund of interest on purchase of bonds .....	1,750 28
Expenses, other than the foregoing (detailed in memo.) .....	1,365 65
For investments (not extended), \$120,529.98.	

Total expenditure .....	<u>\$432,111 57</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ b.		\$ c.
16-24.....	5,396	4,376,150 00	7,293 12	27	22,250 00
25-29.....	5,111	5,092,250 00	7,099 98	30	30,700 00
30-34.....	4,594	4,860,800 00	6,791 90	22	23,250 00
35-39.....	3,807	4,133,900 00	6,092 75	24	26,000 00
40-44.....	2,892	3,123,400 00	5,005 99	11	14,500 00
45-49.....	2,103	2,311,400 00	3,983 02	12	14,500 00
50-54.....	1,567	1,674,050 00	3,016 33	11	10,750 00
55-59.....	1,011	1,177,460 00	2,242 90	16	18,000 00
60-64.....	601	712,260 00	1,488 02	9	10,000 00
65-69.....	203	234,930 00	536 54	13	11,920 00
70-74.....	65	60,510 00	142 48	3	3,200 00
75-79.....	7	7,200 00	13 09	2	1,110 00
80-84.....	5	4,110 00	7 31	.....	.....
85 and over.....	1	1,000 00	1 65	.....	.....
Totals.....	27,363	27,769,420 00	43,715 08	180	186,180 00

## THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*To which are appended statements of the Auxiliary Bodies lettered below as  
A. B. C. and D.*

*Head Office, 229 College Street, Toronto.*

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Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. B. Cooper, Grand Master .....	Belleville.
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, 1915: 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, 1915, was 54,065.

The number of deaths in the Society in 1915, 455.

The amount of Funeral Benefits paid in 1915 in respect of deceased members was \$18,036.80.

Number of members' wives died in 1915 (estimated), 155.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,866.85.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$8,033.39.

Contingent Fund, applicable to any purpose of the lodge, \$15,463.87.

Widows' and Orphans' Fund, \$46,814.80.

Total cash standing to credit of General Benefit Fund at 31st December, 1915,  
\$2,344,559.11.



## IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1915, was 4,568.

The amount of benefits paid in 1915 in respect to sick members was \$122,745.03.

The number of weeks' sickness experienced in 1915 was 40,632. Amount paid for medical attendance during 1915, \$17,296.08.

Nursing, \$4,003.57.

## V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$707,033 58
Amount of mortgages, etc. ....	.....	840,115 37
Cash in hands of Grand Secretary .....	\$54 50	.....
Amount of cash in Standard Bank, Toronto .....	10,592 88	.....
Amount of cash in various banks .....	.....	463,995 56
Cash in Dominion Bank. ....	6,528 53	.....
Tax due from lodges .....	18,922 75	.....
Dominion war loan .....	10,000 00	.....
All other assets .....	3,514 75	445,978 34
	<hr/>	<hr/>
Total amount of assets .....	\$49,613 41	\$2,457,122 85

## VI. LIABILITIES.

	Grand Lodge.	Subordinate Lodges.
Funds at credit of defunct lodges .....	\$590 38	.....
Peace Monument Fund .....	49 72	.....
Balance due Subordinate Lodges .....	18 90	.....
Liabilities of Subordinate Lodges .....	.....	\$23,328 93
Tax due to Grand Lodge .....	.....	18,922 75
Balance due on war loan .....	8,685 50	.....
Balance and per capita to Home .....	5,407 50	.....
	<hr/>	<hr/>
	\$14,752 00	\$42,251 68

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1915; and those of the Grand Lodge in June 1915.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; Abner Fraser, Hamilton.

No changes were, during 1915, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$10,000.00.

Amount of bond of Grand Treasurer, \$10,000.00.

## VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1914 (not extended), \$21,065.11.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1915 from:		
Initiation fees, degrees and cards .....		\$42,840 08
Dues and reinstatements .....		321,767 86
Per capita tax and Home Tax .....	\$37,863 90	
Fines .....	8 00	
Degrees and cards, Grand Lodge cards .....	8 00	
Charter fees .....	90 00	
Supplies sold .....	4,926 09	
Rent, interest and dividends .....		103,888 43
Interest .....	709 15	
Home tax .....		
Mileage and per diem refund .....	1,218 60	
All other sources .....	956 16	157,447 96
<b>Total receipts .....</b>	<b>\$45,779 90</b>	<b>\$625,944 33</b>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Per capita tax .....	\$150 00	
Registration fee .....	25 00	
Expenses of annual meeting .....	12,264 50	
Rent .....	1,000 00	
Supplies bought .....	3,800 40	
Salaries, officers' and auditors' fees .....	4,411 93	
Official journal .....	831 20	
Printing, stationery and advertising .....	1,379 16	
Postage, telephone, telegrams and express .....	692 01	
Travelling expenses .....	875 00	
Law costs (retaining fee) .....	100 00	
Office expenses .....	445 30	
Other management expenses (detailed in memo.) .....	2,351 09	\$164,072 78
<b>Total expenses of management .....</b>	<b>\$28,325 59</b>	<b>\$164,072 78</b>

## (b) Miscellaneous Expenditure.

Funeral benefits .....	20,903 65
Benefits to widows and orphans .....	25,517 91
Sick benefits .....	112,748 69
Medical attendance and nursing .....	21,299 65
Gratuities—special relief .....	9,996 34

Donation—Ontario Government Hospital .....	\$1,000 00	.....
Ontario Oddfellows' Home .....	10,803 70	.....
Dues of members on active service .....	6,478 11	.....
All other expenditure .....	1,535 20	106,490 10
Grand total .....	<u>\$48,142 60</u>	<u>\$461,029 12</u>

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Receipts (dues and interest) and balance in bank, December 31st, 1915..	\$1,634 10
Expenses of management .....	104 26
Paid funeral benefits .....	500 00
Balance in bank and invested .....	<u>3,029 84</u>
Initiated .....	19
Died .....	5
Withdrawal .....	1
Suspended .....	10
Membership, 31st January, 1916 .....	323

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1915.*

	Males.	Females.	Total.
Number of members, 31st December, 1914 .....	4,619	7,489	12,108
Admitted during 1915 .....	857	1,524	2,381
Total .....	<u>5,476</u>	<u>9,013</u>	<u>14,489</u>
Deduct .....	511	799	1,310
Membership, 31st December, 1915 .....	<u>4,965</u>	<u>8,214</u>	<u>13,179</u>

RECEIPTS.

Dues .....	\$10,303 61
Initiations .....	2,151 45
Rents, etc. ....	279 35
Miscellaneous .....	2,996 89
Total .....	<u>\$15,731 30</u>

EXPENDITURE.

Relief of members .....	\$161 22
Relief of widows .....	27 35
I.O.O.F. Home .....	279 35
Special relief .....	497 03
Total .....	<u>\$964 95</u>

Amount paid out for working expenses, 1915 .....	\$17,259 61
Assets:	
Invested fund of Rebekah Lodges .....	14,396 23
Cash on hand, Rebekah Lodges .....	9,321 32
Cash on hand of assembly .....	1,950 94
Total assets .....	<u>\$25,668 49</u>

(C) *The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1915.*

Number of members as from last report .....	8,215
Initiated during the year ending 31st December, 1915 .....	531
Admitted by card during the year ending 31st December, 1915 .....	37
Reinstated during the year ending 31st December, 1915 .....	22
Total membership at any time during 1915 .....	<u>8,805</u>

Deductions:

Withdrawn by card .....	54
Suspend by non-payment of dues .....	463
Suspended for cause .....	10
Deceased .....	87
Expelled .....	2
Errors in last report .....	2
	<u>618</u>

Net membership, 31st December, 1915 .....

8,187

Number of Patriarchs relieved in 1915 .....	793
Relief to widowed families .....	\$225 00
Amount paid for burying the dead in 1915 .....	709 75
Amount paid for special relief in 1915 .....	142 91
Amount paid for relief of Patriarchs (sick benefits) .....	5,233 24
Total amount of relief paid .....	<u>\$6,310 90</u>

Receipts from all sources .....	\$24,980 30
Current expenses (Subordinates) .....	12,693 44
Cash assets (Subordinates) .....	25,622 45
Invested funds (Subordinates) .....	23,611 29

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1915.

Number of members died in 1915 .....	2
Number of members, 31st December, 1915 .....	52
Amount of cash received during the year 1915 .....	\$2 55
Amount of expenses in management in 1915 .....	0 17
Amount on hand, 31st December, 1915 .....	58 98
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, 1915

*Head Office, 39 Browning Avenue, Toronto, Ont.*

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1915, were as follows

H. C. Hocken, 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 38,862.

Number of members of the Society who died during 1915, 490.

Total amount of funeral benefits paid in 1915, in respect of deceased members, \$1,356.75.

Amount standing to credit of Sick and Funeral Fund, \$36,884.69.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 157.

Total amount of benefits paid in 1915, in respect of sick members, \$2,649.00.

Number of weeks' sickness experienced in 1915, 897.

Amount paid for medical attendance during 1915, \$6,962.24.

## III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1915 .....	\$31 45
Cash on deposit, Bank of Hamilton, Hamilton .....	8,066 11
<b>Total</b> .....	<b>\$8,097 56</b>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited for the year 1915, and the names and addresses of the auditors for 1915 are W. H. Taylor, Aurora, and A. A. Gray, Toronto. Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger. Amount of bond of Treasurer, \$2,000.00.

## VI. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$5,799.84.

Cash received during 1915 from:

Per capita tax and levies .....	\$10,334 60
Interest and dividends .....	114 13
All other sources .....	212 00
<b>Total .....</b>	<b>\$10,660 73</b>

## VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Commission .....	\$3,204 50	
Registration fee .....	25 00	
Expenses of annual meeting .....	97 47	
Supplies bought .....	101 25	
Travelling expenses .....	181 00	
Rent, light, heat and taxes .....	50 00	
Managing officers' salaries .....	1,230 00	
Printing, stationery and advertising .....	542 17	
Postage, telegrams and express .....	167 37	
Premium for guarantee of Lodge Officers .....	8 00	
<b>Total expenses of management .....</b>	<b>\$5,606 76</b>	

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management ..	\$1,546 25	
Sick benefits .....		\$2,649 00
Funeral benefits .....		1,356 75
Medical attendance .....		6,962 24
Expenses, other than foregoing detailed in memo. ....	1,210 00	
<b>Totals .....</b>	<b>\$8,363 01</b>	<b>\$10,967 99</b>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND  
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

William Phillips, Past Grand President .....Toronto.  
Samuel Pollock, Grand President .....Toronto.  
Loftus L. Reid, Grand Vice-President .....Toronto.  
James Steele, Grand Secretary .....Toronto.  
Robert Kerr, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1915, was 521.

Number of members who died during 1915, 13.

Total amount of funeral benefits paid during 1915, \$1,293.27.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1915, 6.

Amount of sick benefits paid in 1915, \$106.00.

Number of weeks' illness experienced in 1915, 34.

Amount paid for medical attendance during 1915, \$427.98.

Amount of cash standing to credit of general fund, \$2,006.66.

III. ASSETS.

Cash, 31st December, 1915, in Metropolitan Bank, Toronto .....	\$2,006 66
Total assets .....	<u>\$2,006 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1915, payable March, June, September and December.

The Society's accounts were duly audited February 19th, 1916.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1915: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1915, 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 1914 (not extended), Grand Body, \$2,471.34; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Dues . . . . .		\$1,514 95
Application fees . . . . .		101 00
Assessments . . . . .	\$900 15	
Supplies sold . . . . .	12 00	
Interest . . . . .	30 77	
Total . . . . .	\$942 92	\$1,615 95

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Registration fee . . . . .	\$3 00	
Expenses of meeting . . . . .	9 07	
Travelling expenses . . . . .	5 52	
Rent, light, heat, etc. . . . .	6 00	
Printing, stationery and advertising . . . . .	51 75	
Postage, etc. . . . .	32 00	
Salaries . . . . .	4 00	
Other management expenses . . . . .	2 99	
Total expenses of management . . . . .	\$114 33	

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	1,293 27	
Sick benefits . . . . .		\$106 00
Medical attendance . . . . .		427 98
Grand total . . . . .	\$1,407 60	\$533 98

## TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Police Headquarters, Toronto.*

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

George Guthrie, Chairman .....	Toronto.
Thos. Bustard, 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, 1914 .....	686
New contracts taken during 1915 .....	85
	771
Deductions:	
Contracts surrendered in 1915 .....	73
Contracts matured in 1915 .....	9
Contracts cancelled .....	8
	90
Net endowment contracts on foot 31st December, 1915.....	681

## V. ASSETS.

Mortgages . . . . .	\$50,000 00
Bonds, debentures, etc. . . . .	457,091 32
Cash on deposit in Imperial Bank, Toronto . . . . .	5,884 59,
Cash on deposit in City Treasury . . . . .	82,962 79
Total assets . . . . .	\$595,938 70

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: ex-P.C. Welch, 144, vs. Toronto Police Benefit Fund—Suing for pension without deduction. Appellate Court; dismissed with costs.

Twelve assessments were made during the year 1915, payable the first day of each month.

The Society's accounts for the year 1915 were duly audited on the 5th day of February, 1916.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1915 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1915 in the Constitution and Rules of the Society in relation to assessments and pensions.

#### VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$211,685.66.

Cash received during 1915 from:

Assessments . . . . .	\$53,704 43
Interest and dividends . . . . .	17,420 21
Fines . . . . .	550 76
Other sources . . . . .	19,185 58
Cash received from investments (not extended), \$224,297.82.	

Total receipts . . . . .	<u>\$90,860 98</u>
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#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1915 for:

Law costs and medical . . . . .	\$504 81
Printing, stationery, etc. . . . .	304 50

Total expenses of management . . . . .	<u>\$809 31</u>
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##### (b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof . . . . .	33,203 48
Benefits to widows and orphans . . . . .	4,000 00
Refund of sick stoppages . . . . .	1,082 13
Refund criminal justice . . . . .	761 93
Donation Red Cross Fund . . . . .	3,104 25
Insurance premiums <i>re</i> military service . . . . .	1,128 21
All other expenditure . . . . .	100 04

Total expenditure . . . . .	<u>\$44,189 35</u>
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## THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Clark, President .....	Hamilton.
Thomas A. Brown, Secretary .....	Hamilton.
George Simons, Committeeman .....	Hamilton.
Henry Sayer, Committeeman .....	Hamilton.
William Hay, Committeeman .....	Hamilton.
Charles Green, Committeeman .....	Hamilton.
W. R. Whatley, Treasurer .....	Hamilton.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 107.

Total amount of funeral benefits paid during 1915, \$1,000.00.

Number of members of the Society who died during 1915, 1.

## V. ASSETS.

Cash value of mortgages .....	\$75,700 00
Bonds, debentures, etc. ....	10,000 00
Cash on deposit to Society's credit in Bank of Hamilton .....	5,580 25
Interest due .....	2,289 76
Total . . . . .	<u>\$93,570 01</u>

## VI. LIABILITIES.

Total amount of liabilities at 31st December, 1915. None.

## VII. MISCELLANEOUS.

No action was instituted against the Society during 1915.

Twenty-four assessments were made during 1915.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1915 were duly audited 19th January, 1916.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$6,880.95.

Cash received during 1915 from:

Assessments . . . . .	\$8,360 81
Interest . . . . .	4,761 42
Repayment of loan, \$2,100.00.	

Total receipts . . . . .	<u>\$13,122 23</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Salaries and auditors, etc. . . . .	35 00
Printing . . . . .	19 11
	<u>\$57 11</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	1,000 00
Pensions to members . . . . .	2,065 82
For investments (not extended), \$13,400.00.	

Total expenses . . . . .	<u>\$3,122 93</u>
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## LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

Robert Egelton, Chairman .....	London.
Cecil McRoberts, Secretary .....	London.
W. T. Williams, Treasurer .....	London.

## V. ASSETS.

Bonds, debentures, etc. ....	\$60,322 09
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co. ....	5,310 28
Total assets .....	<u>\$65,632 37</u>

## IV. LIABILITIES.--None.

## 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 1915 were duly audited, January, 1916.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1915: 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 1915.

Number of members on 31st December, 1915, 50.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$11,392.03.

Cash receipts for 1915:

Assessments .....	\$3,075 47
Interest and dividends .....	2,835 85
All other sources .....	668 50
From investments (not extended), \$7,000.00.	

Total receipts .....	<u>\$6,579 82</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration . . . . .	\$3 00
Total expenses of management . . . . .	\$3 00

(b) *Miscellaneous Expenditure.*

For investments, etc. (not extended), \$19,658.57.

Total expenditure . . . . .	\$3 00
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THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH  
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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 Society, at the 31st December, 1915, were as follows:

H. B. MacKenzie, President .....	Montreal, Que.
J. Dodds, Vice-President .....	London, England.
J. Anderson, Trustee .....	Montreal, Que.
O. R. Rowley, Trustee .....	Montreal, Que.
H. A. Harvey, Trustee .....	Montreal, Que.
J. McEachern, Trustee .....	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer .....	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages .....	\$25,000 00
Cash value of bonds, debentures, etc. ....	278,206 75
Cash in deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que. ....	18,436 98
Total assets .....	<u>\$321,643 73</u>

V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1915 on the 2nd November, 1915.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1915 were as follows: Price Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$28,500.55.	
Cash received during 1915 from:	
Interest . . . . .	\$16,601 42
Subscriptions from married members, and fees from unmarried members	13,144 45
Donations from Bank .....	7,862 76
Cash received from repayments of loan (not extended), \$265.78.	
Total receipts .....	<u>\$37,608 63</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs .....	\$4 00
Registration fee .....	10 00
War tax .....	0 66
	<hr/>
Total expenses of management .....	\$14 66

*(b) Miscellaneous Expenditure.*

Benefits to widows and orphans .....	\$8,329 41
Other expenditure .....	1,044 26
For investments, etc. (not extended), \$38,549.65.	
	<hr/>
Total expenditure .....	\$9,388 33
	<hr/> <hr/>

## TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Robert Elliott, President .....	Toronto.
E. G. How, Treasurer .....	Toronto.
Samuel Hadden, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,067.

Number of members who died during 1915, 7.

Amount of funeral benefits paid in 1915, \$350.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1915, \$2,371.35.

## II. SICK BENEFITS.

Number of members who received sick benefits in 1915, 74.

Amount of sick benefits paid in 1915, \$1,520.00.

Number of weeks' sickness experienced in 1915, 349.

## III. ASSETS.

Sick and Funeral Fund (Merchants Bank) .....	\$2,381 35
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's books were audited during 1915 quarterly.

Names and addresses of auditors for 1915 were as follows: A. Fletcher, 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, \$400.00.

Amount of bond of Treasurer, \$400.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,912.35.

Cash received during 1915 from:

Dues . . . . .	\$2,116 66
Assessments . . . . .	30 00
Interest . . . . .	129 44
Other sources (International Union) . . . . .	2,800 00
	<hr/>
Total receipts . . . . .	\$5,076 10
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

All management expenses are paid by the Union.

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	\$1,520 00
Funeral benefits (\$2,800.00 paid by International) . . . . .	3,150 00
	<hr/>
Total expenditure . . . . .	\$4,670 00
	<hr/> <hr/>

## METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, John and Queen Streets, Toronto.*

Organized 8th November, 1894; Incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. W. Davis, President .....Toronto.  
 John T. Body, Vice-President .....Toronto.  
 A. J. Saunders, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 189.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid in 1915, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 36.  
 Amount of benefits paid in 1915, \$707.00.  
 Number of weeks' sickness experienced in 1915, 152.  
 Balance to credit of fund, \$839.44.

## III. ASSETS.

Cash in Imperial Bank .....	\$839 44
Total .....	<u>\$839 44</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The accounts of the Society were audited 6th January, 1916.  
 The books of account kept by the Society are: Cash Book and Record Book.  
 Names and addresses of auditors of accounts for 1915: Geo. A. Rumsby and O. Gammond, Toronto, Ont.  
 Assessments are made weekly and are payable each Saturday.  
 Number of assessments made during 1915, 42.  
 No changes were, during 1915, made in the Constitution and Rules in relation to insurance certificates.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$834.69.

Cash received during 1915 from:

Dues . . . . .	\$756 75
Interest . . . . .	20 00
Total receipts . . . . .	<u>\$776 75</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Salaries . . . . .	61 00
Postage, etc. . . . .	1 00
Total expenses of management . . . . .	<u>\$65 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	707 00
Total expenditure . . . . .	<u>\$772 00</u>

## H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Foresters' 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, 1915, were as follows:

John Gardner, President .....	Hamilton.
Wm. H. Simons, Treasurer .....	Hamilton.
Edward P. Wyatt, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 90.

Four members died during 1915, and funeral benefits were paid amounting to \$420.00.

Amount standing to credit of Funeral Benefit Fund, \$1,150.39.

## II. SICK BENEFITS.

Amount paid for medical attendance .....	\$94 00
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## III. ASSETS.

Cash on hand .....	\$2 20
Cash deposited with the Hamilton Provident and Loan Society .....	1,148 19
Total assets .....	<u>\$1,150 39</u>

## IV. LIABILITIES.

Funeral benefits unpaid at 31st December, 1915, none.

## V. MISCELLANEOUS.

The Society's accounts were duly audited on 17th June, 1915, and 19th January, 1916. Names and post office address of the auditors for 1915: W. H. Porter and Wm. Jones, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. No changes were made in the by-laws during 1915.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,408.94.

Cash received during 1915 from:

Initiation fees .....	\$3 00
Dues . . . . .	228 05
Donations . . . . .	161 00
Interest . . . . .	43 19
All other sources . . . . .	40 55
	<hr/>
Total receipts .....	\$475 79
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Commission . . . . .	\$40 25
Travelling expenses . . . . .	5 50
Registration fee . . . . .	3 00
Salaries . . . . .	29 21
Rent . . . . .	15 00
Printing, etc. . . . .	19 50
Postage . . . . .	9 99
Other expenditures . . . . .	97 89
	<hr/>
Total management expenses .....	\$220 34

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	420 00
Medical attendance . . . . .	94 00
	<hr/>
Total expenditure .....	\$734 34
	<hr/> <hr/>

## BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. N. Deitsch, 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 54.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid in respect of deceased members, none.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 4.  
 Amount of sick benefits paid during 1915, \$141.00.  
 Number of weeks' sickness experienced during 1915, 36.  
 Amount paid for medical attendance during 1915, \$867.50.  
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$3,584.59.

## III. ASSETS.

Cash on hand .....	\$9 90
Cash in Home Bank of Canada .....	3,574 69
Total assets .....	<u>\$3,584 59</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited 8th January, 1916.

Names and addresses of the auditors of accounts for 1915: George Stroud and Thos. Watts, Toronto.

No changes were, during 1915, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,380.97.

Cash received during 1915 from:

Initiation fees .....	\$40 00
Dues . . . . .	319 64
Interest . . . . .	104 27
	<hr/>
Total receipts .....	\$463 91
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent . . . . .	18 00
Salaries . . . . .	8 00
Postage and printing .....	11 79
Supplies bought .....	5 00
	<hr/>
Total expenses of management .....	\$45 79

*(b) Miscellaneous Expenditure.*

Sick benefits .....	141 00
Medical attendance .....	67 50
Other expenditure .....	6 00
	<hr/>
Total expenditure .....	\$260 29
	<hr/> <hr/>

## TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Church Street, Toronto.*

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;  
re-incorporated in Ontario, 23th April, 1897.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

James Scott, President .....Toronto.  
W. D. Robins, Financial Secretary .....Toronto.  
Jos. 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, 1,996.

Number of members who died during 1915, 7.

Amount of funeral benefits paid in respect of deceased members, \$3,100.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 427.

Total amount of benefits paid in 1915 in respect of sick members, \$5,666.57.

Number of weeks' sickness experienced in 1915, 1,048 3-7.

Amount paid for medical attendance during 1915, \$1,521.25.

Amount standing to credit of Sick Fund, 31st December, 1915, \$1,240.66.

## III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1915 .....	\$1,240 66
Total .....	<u>\$1,240 66</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS

Dues are paid monthly.

The Society's books were audited for 1915 on the last day of March, June, September and December.

Name and address of auditor for 1915 was as follows: Geo. Cooney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

Certain changes were made during 1915 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1914, \$1,579.98.

Cash received during 1915 from:

Dues . . . . .	\$6,848 50
International Union . . . . .	3,100 00
	<hr/>
Total receipts . . . . .	<u>\$9,948 50</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

All expenses of management are paid from the general fund.

(b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International) . . . . .	\$3,100 00
Sick benefits . . . . .	5,666 57
Medical attendance . . . . .	1,521 25
	<hr/>
Total expenditure . . . . .	<u>\$10,287 82</u>

## THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, King and Simcoe Sts., Toronto, Ont.*

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

William C. Jex, President, Dominion Express .....Toronto.  
 W. M. Carruthers, Secretary-Treasurer ..... Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,016.  
 Number of members who died during 1915, 2.  
 Amount of funeral benefits paid, \$300.00.  
 Cash standing to credit of Funeral Benefit Fund, \$951.45.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Association.  
 Number of members who received sick benefits in 1915, 209.  
 Total amount of sick benefits paid in 1915, \$4,986.35.  
 Number of weeks' sickness experienced in 1915, 713.  
 Total amount of cash standing to the Credit of Sick Benefit Fund at 31st December, 1915, \$4,097.01.

## III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit .....	\$4,097 01
Cash in Dominion Bank, Toronto, Funeral Benefit Fund .....	951 45
	<hr/>
Total assets .....	<u>\$5,048 46</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 1915.

The Society's books were duly audited on January 10th, 1915.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1915 were as follows:

C. A. Girvin, Jas. Basnett, and A. H. McInnis, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

## VII. CASH RECEIPTS.

Amount of cash on hand, 31st December, 1914, \$4,858.36.

Cash received during 1915 from:

Dues . . . . .	\$5,991 00
Initiations . . . . .	95 50
Interest . . . . .	116 35
	<hr/>
Total receipts . . . . .	\$6,202 85
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration . . . . .	\$10 00
Salaries, officers' and auditors' fees . . . . .	456 00
Printing, stationery and advertising . . . . .	132 90
Guarantee for Secretary-Treasurer . . . . .	5 00
Postage . . . . .	15 00
Slips returned, etc. . . . .	107 50
	<hr/>
Total expenses of management . . . . .	\$726 40

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	300 00
Sick benefits . . . . .	4,986 35
	<hr/>
Total expenditure . . . . .	\$6,012 75
	<hr/>



## WM. &amp; J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 6 Church Street, Toronto.*

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

F. Metcalf, President .....	Toronto.
J. G. Greey, Treasurer .....	Toronto.
F. D. Hunt, Secretary .....	Toronto.

## II. SICK BENEFITS.

Number of members in the Society at 31st December, 1915, 72.  
 Number of members who received sick benefits during 1915, 9.  
 Total amount of sick benefits paid during 1915, \$149.01.  
 Number of weeks' sickness experienced during 1915, 37½.  
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$173.97.

## III. ASSETS.

Cash in Imperial Bank, Toronto .....	\$173 97
Total assets .....	<u>\$173 97</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Five members of the Society died in 1915.  
 Assessments were made for the purpose of benefits monthly, and special assessments when required.

Five such assessments were made during the year 1915.

The Society's books were duly audited January, April, July, and October, 1915.

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 1915 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$220.64.

Cash received during 1915 from:

Assessments .....	\$88 50
Interest .....	6 35
Donation from firm .....	22 49
Total .....	<u>\$117 34</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Secretary . . . . .	12 00
	<hr/>
Total management expenses .....	\$15.00

*(b) Miscellaneous Expenditure.*

Sick benefits .....	149 01
	<hr/>
Total expenditure .....	\$164 01

## KARN &amp; CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Woodstock, Ontario.*

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Leo. Matthew, President .....Woodstock.  
 W. Holmes, Vice-President .....Woodstock.  
 F. F. Dickerson, Secretary-Treasurer .....Woodstock.

## I. FUNERAL BENEFITS.

Number of members who died during 1915, none.  
 Amount of funeral benefits paid during 1915, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 45.  
 Number of members who have received sick benefits during 1915, 9.  
 Number of weeks' sickness experienced during 1915, 45 $\frac{2}{3}$ .  
 Amount paid in respect of sick members during 1915, \$119.00.  
 Amount paid for medical attendance, \$27.12.  
 Total amount of cash standing to credit of fund at 31st December, 1915, \$12.97.

## III. ASSETS.

Cash in Royal Bank, Woodstock .....	\$12 97
	<hr/>
Total assets .....	\$12 97
	<hr/> <hr/>

## IV. LIABILITIES.

Funeral benefits unpaid, December 31st, 1915, none.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.  
 The accounts were audited on the 4th February, 1916.  
 Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.  
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.  
 Certain changes were made in the Constitution during 1915.

## VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$1.59.

Cash received during 1915 from:

Assessments . . . . .	\$165 00
Total receipts . . . . .	<u>\$165 00</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration . . . . .	\$3 00
Salaries . . . . .	4 50
Total expenses of management . . . . .	<u>\$7 50</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	119 00
Medical attendance . . . . .	27 12
Total expenditure . . . . .	<u>\$153 62</u>

## THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

*Head Office, Brantford.*

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Wedlake, Honorary President .....	Brantford.
H. Attwell, President .....	Brantford.
L. Brown, First Vice-President .....	Brantford.
E. Vivian, Second Vice-President .....	Brantford.
E. L. Kirkpatrick, Secretary .....	Brantford.
P. M. Yule, Treasurer .....	Brantford.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 442. Number of members who died during 1915, one; and funeral benefits were paid amounting to \$40.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$616.83.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Sixty-five members received sick benefits during 1915, amounting to \$1,062.41.

Number of weeks' sickness experienced in 1915, 268.

## III. ASSETS.

Cash in Bank of Montreal, Brantford .....	\$616 83
---	----------

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 25th, 1916.

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 1915: G. G. Kew and W. B. Scace, Brantford.

No changes were made in regard to sick benefits during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$459.86.

Cash received during 1915 from:

Assessments . . . . .	\$1,445 25
Interest and dividends . . . . .	13 96
All other sources . . . . .	7 33
Total . . . . .	<u>\$1,466 54</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Printing, stationery and advertising . . . . .	5 00
Officers' salaries, etc. . . . .	121 64
Postage . . . . .	2 07
Other expenses . . . . .	0 45
Total . . . . .	<u>\$132 16</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	40 00
Sick benefits . . . . .	1,062 41
Gratuities . . . . .	75 00
Grand total . . . . .	<u>\$1,309 57</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Yarrow, President .....	Toronto.
H. Meade, Secretary .....	Toronto.
J. Pollard, Treasurer .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1915, 81.

Number of members who died during 1915, 1.

Amount of funeral benefits paid during 1915, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 10.

Amount paid for sick benefits during 1915, \$105.50.

Number of weeks' sickness experienced in 1915, 30 1-6.

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 18th, 1915.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1915 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, \$500.00.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$150.50.

Cash received during 1915 from:

Initiation fees .....	\$8 00
Dues .....	236 75
Interest .....	10 17
<b>Total</b> .....	<b>\$254.92</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Salaries, officers' and auditors' fees .....	\$20 00
Registration fee .....	3 00
Premium for guarantee of officers .....	2 50
Postage .....	1 00
<b>Total expenses of management</b> .....	<b>\$26 50</b>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	30 00
Sick benefits .....	105 50
Dividend .....	93 42
<b>Total expenditure</b> .....	<b>\$255 42</b>

## THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Orillia, Ont.*

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Col. M. K. Adams, Grand Master..... Picton.  
 D. H. Church, Grand Secretary .....Orillia.  
 Mrs. George F. Burnett, Grand Treasurer.....Toronto.

## I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1915, was about 5,500.

Total number of members who died during 1915, 30.

Amount of funeral benefits paid in respect of deceased members in 1915, \$1,600.00.

Cash standing at credit of Funeral Fund at 31st December, 1915, \$1,090.89.

## II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1915, 21.

Amount of benefits paid in 1915 in respect of sick members, \$252.00.

Number of weeks' sickness experienced in 1915, 93.

Amount paid for medical attendance, \$186.00.

Total amount standing to credit of Sick Benefit Fund, \$629.90.

## III. ASSETS.

	Grand Body.	Subordinate Lodges.
Cash on hand .....	\$297 80	
Bank of Nova Scotia, Toronto .....	1,127 70	
All other assets .....	1,500 00	
Total . . . . .	<u>\$2,925 50</u>	

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1915, payable the 1st of each month.

The books and accounts were duly audited on 16th July, 1915.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1915: W. A. Ringer, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

No changes were made in the constitution and rules during 1915.

## VII. CASH RECEIPTS.

	Grand Body.
Cash balances from 1914 (not extended), \$1,022.95.	
Cash received during 1915 from:	
Dues . . . . .	\$56 25
Assessments . . . . .	2,098 15
Per capita tax and levies . . . . .	1,287 63
Charter fees . . . . .	173 00
Supplies sold . . . . .	459 76
Interest . . . . .	23 90
All other sources . . . . .	0 75
Total receipts . . . . .	<u>\$4,099 44</u>

## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Lodges.
Cash paid during 1915 for:		
Commission . . . . .	\$137 75	
Registration fee . . . . .	25 00	
Annual meeting . . . . .	15 00	
Supplies bought . . . . .	233 81	
Interest . . . . .	20 30	
Travelling expenses . . . . .	148 00	
Salaries, officers' and auditors' fees . . . . .	920 00	
Rent, etc. . . . .	1 25	
Printing, stationery and advertising . . . . .	305 60	
Postage, telegrams and express . . . . .	120 16	
Premiums for guarantee of lodge officers . . . . .	2 50	
Other expenditures . . . . .	167 52	
Total management expenses . . . . .	<u>\$2,096 89</u>	

## (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	1,600 00	
Sick benefits . . . . .		\$252 00
Medical attendance . . . . .		186 00
Total expenditure . . . . .	<u>\$3,696 89</u>	<u>\$438 00</u>

## LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1915, were as follows:

Wm. M. Fitzgerald, President ..... Toronto.  
 Mrs. J. Reynolds, Secretary ..... Hamilton.  
 Mrs. Geo. F. Burnett, Treasurer ..... Toronto.

## CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,020.22.	
Cash received during 1915 from:	
Interest and dividends .....	\$57 69
Donations .....	12,668 11
Total receipts .....	<u>\$12,725 80</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:	
Mortgage and interest .....	\$1,330 00
Supplies bought .....	920 63
Travelling expenses .....	274 80
Rent, light, heat and taxes .....	402 29
Salaries .....	2,302 00
Printing, etc. ....	223 00
Postage, telephones, telegrams and express .....	182 22
Premiums for guarantee of officers .....	5 00
Other management expenses .....	3,061 45
Total expenses of management .....	<u>\$8,701 39</u>

*(b) Miscellaneous Expenditure.*

Medical attendance .....	37 75
Total expenditure .....	<u>\$8,739 14</u>

## ASSETS.

Real estate, less incumbrances .....	\$18,500 00
Bank of Nova Scotia, Toronto .....	6,006 88
All other assets .....	2,500 00
Total .....	<u>\$27,006 88</u>

## LIABILITIES.

Mortgage .....	\$5,000 00
Unpaid accounts and salaries .....	375 00
Total .....	<u>\$5,375 00</u>

## THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

*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, 1915, were as follows:

Wm. H. Hoop, President ..... Winnipeg, Man.  
 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, 1914 .....	980
Add contracts taken during 1915, new or renewed .....	227
	1,207
Gross number on foot at any time during 1915 .....	1,207
Contracts matured in 1915* .....	8
Contracts lapsed in 1915 .....	25
Contracts surrendered .....	1
	34
Total deductions .....	34
	34
Net contracts on foot 31st December, 1915 .....	1,173
	1,173
Number of certificates temporarily suspended .....	1

## III AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto .....	\$3,600 73
	\$3,600 73
Total assets .....	\$3,600 73

## VI. LIABILITIES.—None.

\*Assessments are made for purposes of life insurance certificates on date of death of member, and are payable within 30 days, one advance assessment being kept on hand.

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1915.

Eight assessments were made during 1915.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1915 on January 23rd, 1916.

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 1915: Frank Secord and H. S. Tipple, Toronto.

Number of members in Ontario, 392.

Number of members in Ontario who died during 1915, 3.

Amount paid as death claims to Ontario members, \$2,440.00.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,254.67.

Cash received during 1915 from:

Assessments .....	\$7,641 75.
Per capita tax and levies .....	317 91
Interest .....	94 31
Supplies sold .....	21 75
	<hr/>
Total receipts .....	<u>\$8,075 72</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$10 00.
Supplies bought .....	168 52
Salaries .....	140 88
Printing .....	40 00
Postage, telegrams and express .....	30 76
	<hr/>
Total expenses of management .....	\$390 16

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	\$7,339 50
	<hr/>
Total expenditure .....	<u>\$7,729 66</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of annual payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	91	90,750 00	680 50	.....	.....
25-29.....	257	249,750 00	1,875 50	3	2,861 50
30-34.....	296	289,000 00	2,165 00	.....	.....
35-39.....	194	190,000 00	1,424 50	.....	.....
40-44.....	50	48,750 00	365 00	2	2,000 00
45-49.....	65	64,000 00	479 50	1	500 00
50-54.....	83	82,250 00	616 50	1	978 00
55-59.....	67	66,250 00	496 50	.....	.....
60-64.....	39	36,500 00	273 50	.....	.....
65-69.....	17	16,000 00	120 00	1	1,000 00
70-74.....	7	7,000 00	52 50	.....	.....
75-79.....	4	4,000 00	30 00	.....	.....
80-84.....	2	2,000 00	15 00	.....	.....
85 & over.....	2	2,000 00	15 00	.....	.....
Totals.....	1,174	1,148,250 00	8,609 00	8	7,339 50



## POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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, 1915, were as follows:

Wm. Christie, President .....	Toronto.
J. J. Hayes, Vice-President .....	Toronto.
A. T. Middleton, Treasurer .....	Toronto.
G. Murray Hartwell, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1915, was 264.

Number of members who died during 1915, 6.

Total amount of funeral benefits paid in 1915, \$750.00.

Cash in Funeral Benefit Fund, 31st December, 1915, \$505.13.

## II. SICK BENEFITS.—None.

## III. ASSETS.

Cash in Treasurer's and Secretary's hands .....	\$32 45
Cash on deposit in Imperial Bank .....	472 68
Total . . . . .	<u>\$505 13</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Seven assessments were made during 1915.

The Society's accounts were duly audited on December 27th, 1915.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1915: W. L. Allwell and M. C. Willmott, Toronto.

No changes were made in relation to insurance certificates in 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$849.35.

Cash received during 1915 from:

Assessments . . . . .	\$417 75
Interest . . . . .	16 85
Total . . . . .	<u>\$434 60</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Secretary's salary .....	25 00
Postage .....	0 82
	<hr/>
Total expenses of management .....	\$28 82

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	750 00
	<hr/>
Total expenditure .....	<u>\$778 82</u>

## THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 915 King Street West, Toronto.*

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas DeRose, President .....	Toronto.
Jas. 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, 1915, 1,700.

Number of members who died during 1915, 8.

Total amount of funeral benefits paid in 1915, in respect of deceased members, \$450.00.

Number of members' wives who died in 1915, 4.

Amount of funeral benefits paid in 1915 in respect of deceased wives, \$120.00.

Amount at the credit of the General Fund at 31st December, 1915, \$1,317.34.

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 1915, 285.

Total amount of sick benefits paid in 1915, \$3,032.50.

Number of weeks' sickness paid in 1915, 1,010 5-6.

Nothing was paid out for medical attendance during 1915.

## III. ASSETS.

Cash in Dominion Bank, Toronto .....	\$1,317 34
Total assets .....	<u>\$1,317 34</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No changes were made in 1915 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1915.

The accounts were audited July 8th, 1915, and January 13th, 1916.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1915 were: Joseph Couiter and John Hibbert, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$935.39.

Cash received during 1915 from:

Assessments . . . . .	\$4,318 95
Interest . . . . .	33 95
Total . . . . .	<u>\$4,352 90</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee (renewal) . . . . .	\$10 00
Printing . . . . .	4 85
Postage . . . . .	2 60
Travelling expenses (car tickets) . . . . .	49 00
Managing officers' salaries and officers' and auditors' fees . . . . .	150 00
Other management expenses . . . . .	152 00
Expenses of management . . . . .	<u>\$368 45</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	570 00
Sick benefits . . . . .	3,032 50
Total expenditure . . . . .	<u>\$3,970 95</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY  
OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Brantford, Ont.*

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Eugene E. Uptgrove, President .....	Brantford.
Chas. F. Johnson, First Vice-President .....	Brantford.
Geo. Adkins, Second Vice-President .....	Brantford.
J. R. Harmer, Secretary .....	Brantford.
Franklin Grobb, Treasurer .....	Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1915, was 706.

Number of members of the Society who died in 1915, 5.

Funeral benefits were paid in 1915, amounting to \$240.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1915, 62.

Total amount of sick benefits paid in 1915, \$946.85.

Number of weeks' sickness experienced in 1915, 240.

Total amount to credit of the Sick Benefit Fund at 31st December, 1915, \$961.48.

III. ASSETS.

Cash value of bond .....	\$500 00
Cash deposited in Standard Bank, Brantford .....	961 48
Other assets .....	12 58
	<hr/>
Total assets .....	\$1,474 06

IV. LIABILITIES.

Liabilities .....	\$48 00
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V. MISCELLANEOUS.

Thirteen assessments were made in 1915 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1915 were audited January 4th, 1916.

The following books of record and account are kept: Minute Book, and Cash Book.

The names and post office addresses of the auditors for 1915 were as follows:

J. E. Denton and S. G. Macklin, Brantford.

Certain changes were made in 1915 in the Constitution and Rules of the Society in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$422.38.

Cash received during 1915 from:

Dues . . . . .	\$1,796 95
Interest on bond . . . . .	42 50
All other sources . . . . .	48 00
Total receipts . . . . .	<u>\$1,887 45</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs . . . . .	\$8 50
Registration fee . . . . .	10 00
Officers' and auditors' fees . . . . .	130 50
Printing, stationery, etc. . . . .	10 50
Total expenses of management . . . . .	<u>\$159 50</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	240 00
Sick benefits . . . . .	946 85
All other sources . . . . .	2 00
Total expenditure . . . . .	<u>\$1,348 35</u>

## BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Woodstock.*

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Wm. Frost, President .....	Woodstock.
Henry Pearson, Treasurer .....	Woodstock.
B. C. Parker, Secretary .....	Woodstock.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 179.  
 Number of members who received benefits during 1915, 42.  
 Total amount of benefits paid in 1915, \$441.70.  
 Number of weeks' sickness experienced in 1915, 129.  
 Total amount of cash standing to credit of Sick Benefit Fund, \$326.52.

## III. ASSETS.

Cash in Bank of Commerce, Woodstock .....	\$326 52
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Five such assessments were made during 1915.

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 June, 1915.

The names and post office addresses of the auditors for 1915 were as follows: Geo. Coleman and J. V. Spedding, Woodstock.

No changes were made during 1915 in the organization, management or constitution and rules of the Society.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$453.11.

Cash received during 1915 from:

Application fees .....	\$91 00
Assessments . . . . .	335 55
Interest . . . . .	11 61

Total receipts .....	<u>\$438 16</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs .....	\$1 00
Registration fee .....	3 00
Supplies bought .....	20 15
Officers' and auditors' salaries .....	71 00
Printing, etc. ....	1 15
	<hr/>
Total expenses of management .....	\$96 30

*(b) Miscellaneous Expenditure.*

Funeral wreaths .....	12 00
Sick benefits .....	441 70
Refund to members .....	8 75
Oxford Patriotic Association .....	6 00
	<hr/>
Total expenditure .....	<u>\$564 75</u>

## THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 412 McLeod Street, Ottawa, Ontario.*


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Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

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The Executive Officers of the Society at 31st December, 1915, were as follows:

Luke Williams, President .....Ottawa.  
 D. Doherty, Vice-President .....Ottawa.  
 W. Pennington, Treasurer .....Ottawa.  
 A. E. Bullman, Financial Secretary .....Ottawa.  
 J. A. Murphy, Recording Secretary .....Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 82.  
 Number of members who died during 1915, 3.  
 Funeral benefits amounting to \$60.00 were paid.  
 Total amount of cash standing to credit of General Fund, \$299.48.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 7, amounting to \$210.00.  
 Number of weeks' sickness experienced during 1915, 70.  
 Amount paid for medical attendance in 1915, \$67.12.  
 Total amount cash standing to credit of General Fund, December, 1915, \$299.48.

## III. ASSETS.

Cash on hand .....	\$0 51
Bank of Ottawa (General Fund) .....	299 48
Bank of Ottawa (Special Fund) .....	106 50
Bank of Ottawa (Beneficiary Fund) .....	381 17
Other assets .....	100 00
Total assets .....	<u>\$887 66</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1915.

The Society's books were duly audited February 8th, 1916.

The names and post office addresses of the auditors for 1915 were as follows:

C. Merrifield and J. Scott, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

Certain changes were made in the Constitution, Rules or By-laws during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$926.35.

Cash received during 1915 from:

Advance assessment .....	\$1 00
Dues . . . . .	370 90
Initiation fees .....	1 00
Assessments . . . . .	252 00
Interest . . . . .	26 04
Investments (not extended), \$422.50.	

Total receipts .....	<u>\$650 94</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	30 00
Salaries, officers' and auditors' fees .....	86 00
Printing, postage, etc. ....	9 49
Supplies bought .....	56 00

Total expenses of management .....	<u>\$184 49</u>
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*(b) Miscellaneous Expenditure.*

Benefits to widows and orphans .....	268 00
Funeral benefits .....	60 00
Sick benefits .....	210 00
Medical attendance .....	67 12
For investments (not extended), \$310.84.	

Total expenditure .....	<u>\$789 61</u>
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## VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Francesco Vapotilano, President .....	Toronto.
S. Agliarolo, Vice-President .....	Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street .....	Toronto.
G. Parisi, Corresponding Secretary .....	Toronto.
Angelo Petti, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1915, was 29.

No members died during 1915.

Total amount of funeral benefits paid during 1915, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 11.

Number of weeks' sickness experienced during 1915, 39 4-7.

Amount paid for sick benefits during 1915, \$197.91.

Amount paid for medical attendance, \$42.75.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$92.39.

## III. ASSETS.

Cash in Bank of Toronto .....	\$92 39
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1915.

The books of the Society were duly audited December 31st, 1915.

Names and addresses of the auditors for 1915 were: Geo. Parisi and V. Genovese, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$177.05.

Cash received during 1915 from:

Application fees .....	\$0 50
Dues .....	202 80
Supplies sold .....	75
Interest .....	3 45
Total .....	<u>\$207 50</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid 1915 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	18 00
Officers' salaries .....	12 00
Postage, etc. ....	2 25
Printing, etc. ....	11 00
Supplies bought .....	5 25
Total management expenses .....	<u>\$51 50</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	197 91
Medical attendance .....	42 75
Total expenditure .....	<u>\$292 16</u>

## THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1915, were as follows:

H. Tansley, President .....	Hamilton.
C. Buckingham, Vice-President .....	Hamilton.
F. J. Maw, Treasurer .....	Hamilton.
K. Knudsen, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 280.  
 Number of members who died during 1915, 2.  
 Amount of funeral benefits paid during 1915, \$80.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 30.  
 Amount of benefits paid in 1915, \$512.71.  
 Number of weeks' sickness experienced in 1915, 108.  
 Cash to credit of fund at 31st December, 1915, \$83.70.

## III. ASSETS.

Cash in Bank of Hamilton, Hamilton .....	\$83 70
Total assets .....	<u>\$83 70</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly if required.  
 Seven assessments were made during the year 1915.  
 The accounts of the Society were duly audited for the year 1915, January 11th, 1916.  
 Names and addresses of the auditors for the year 1915: Walter Turnbull and J. Blythe, Hamilton.  
 Books of record or account kept: Cash, Record, Dues and Benefit Book.  
 No changes were made in regard to sick benefits during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$220.61.	
Cash received during 1915 from:	
Assessments and dues .....	\$405 05
Donation .....	135 00
Total receipts .....	<u>\$540 05</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Managing officers' salary and auditors' fees .....	40 00
Postage, etc. ....	1 25
	<hr/>
Total expenses of management .....	\$44 25

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	80 00
Sick benefits .....	512 71
Gratuities . . . . .	40 00
	<hr/>
Total expenditure .....	<u>\$676 96</u>



## HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Robert Davis, President .....	Hamilton.
James G. Jenks, Vice-President .....	Hamilton.
H. P. Heath, Secretary .....	Hamilton.
I. W. Monk, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 500.

Two members died during the year 1915.

Amount of funeral benefits paid during 1915, \$150.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1915, 120.

Amount paid for sick benefits during 1915, \$2,023.40.

Number of weeks' sickness experienced during 1915, 412.

Amount paid for medical attendance during 1915, \$674.50.

Amount of cash standing to credit of Sick Fund, \$1,123.56.

## III. ASSETS.

Cash in Bank of Hamilton, Hamilton .....	\$123 56
Bond .....	1,000 00
Total .....	<u>\$1,123 56</u>

## IV. LIABILITIES.—\$49.50.

## V. MISCELLANEOUS.

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 quarterly in 1915.

Names and addresses of the auditors for 1915: P. Erskine and P. R. Dean, Hamilton.

No changes were, during 1915, made in the by-laws in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,170.17.

Cash received during 1915 from:

Dues . . . . .	\$3,048 00
Interest . . . . .	60 00
Total receipts . . . . .	<u>\$3,108 00</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	3 00
Interest . . . . .	3 40
Officers' salaries and officers' and auditors' fees . . . . .	274 00
Printing . . . . .	1 35
Postage and war tax . . . . .	1 56
Total expenses of management . . . . .	<u>\$286 31</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	150 00
Medical attendance . . . . .	674 50
Sick benefits . . . . .	2,023 40
Gratuities to distressed members . . . . .	54 90
Other expenses . . . . .	15 00
Total expenditure . . . . .	<u>\$3,204 11</u>

## GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Yonge and Melinda Streets, Toronto.*

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1915, were as follows:

R. C. Moore, President .....	Toronto.	
H. H. Abbs, Vice-President .....	Toronto.	
T. Jeffery, Secretary-Treasurer .....	Toronto.	
M. J. O'Grady,.....	} Board of Management..... {	
J. Pollock.....		Toronto.
W. Denning.....		Toronto.
W. Plyley.....		Toronto.
		Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.

Two members died during the year 1915. Amount of funeral benefit paid, \$200.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1915, \$1,247.81.

## II. SICK BENEFITS.

Number of members who received sick benefits in 1915, 12.

The total amount of benefits paid in 1915 was \$235.00.

Number of weeks' sickness experienced in 1915, 47.

The total amount paid for medical fees: None.

## III. ASSETS.

Actual amount of cash on hand 31st December, 1915 .....	\$1,247 81
Total .....	<u>\$1,247 81</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

The Society's accounts were audited April 1st, 1915, and January 6th, 1916.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

The names and post office addresses of the auditors for 1915 were: E. H. Leman and F. Williams, *The Globe*.

During 1915 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,169.26.

Cash received during 1915 from:

Initiation fees .....	\$4 25
Dues . . . . .	384 50
Interest and dividends .....	248 60
	<hr/>
Total . . . . .	\$637 35

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Supplies . . . . .	1 60
Rent, light, heat and taxes .....	4 00
Managing officers' salaries, etc. ....	100 00
Premium for guarantee of officers .....	10 00
Postage . . . . .	5 00
	<hr/>
Total expenses of management .....	\$123 60

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	200 00
Sick benefits .....	235 00
All other expenditure .....	20
	<hr/>
Grand total .....	\$558 80

## THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Harry E. Godwin, President .....	Toronto.
Wm. Croft, Vice-President .....	Toronto.
Chas. W. Long, Secretary-Treasurer .....	Toronto.
Robert Reid, Director .....	Toronto.
Wm. Reid, Director .....	Toronto.
Edward D. Watson, Director .....	Toronto.

## I. FUNERAL BENEFITS.

No members died during 1915.  
Amount of funeral benefits in 1915, none.

## II. SICK BENEFITS.

The total membership of the Society at 31st December, 1915, was 80.  
Sick benefits are undertaken by the Society.  
Seventeen members received sick benefits during 1915.  
Total amount of benefits paid in 1915 in respect of sick members, \$381.50.  
Number of weeks' sickness experienced, 54 5-7.  
Amount paid for medical attendance, none.  
Amount standing to credit of General Fund, 31st December, 1915, \$540.91.

## III. ASSETS.

Cash value of debentures .....	\$517 25
Cash in Dominion Bank, 31st December, 1915 .....	540 91
	\$1,058 16
	\$1,058 16

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1915.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's books were audited for 1915 on 14th January, 1915.

Names and addresses of auditors for 1915 were as follows: C. K. McKay and W. J. Lennox, Toronto.

No changes were made in the By-laws of the Society during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$459.30.

Cash received during 1915 from:

Dues . . . . .	\$425 25
Interest . . . . .	44 91

Total receipts . . . . .	<u>\$470 16</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs . . . . .	\$0 25
Registration fees . . . . .	3 00

Total expenses of management . . . . .	<u>\$3 25</u>
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*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	381 50
Refunds . . . . .	3 80
Investments (not extended), \$517.25.	

Total expenditure . . . . .	<u>\$388 55</u>
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## ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Berlin, Ontario.*

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1915, were as follows:

John A. Fuhrman, President .....	Berlin.
Geo. Lachenbaner, Vice-President .....	Berlin.
Jacob Gies, Recording Secretary .....	Berlin.
A. L. Hergott, Financial Secretary .....	Berlin.
Geo. B. Fischer, Treasurer .....	Berlin.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 451.

One member of the Society died during 1915.

Amount paid for funeral benefits during 1915, \$25.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 59.

Amount paid for sick benefits, \$915.25.

Number of weeks' sickness experienced during 1915, 229.

Amount paid for medical attendance during 1915, nil.

Total amount of cash standing to credit of the general fund from which benefits are paid, \$2,041.08.

## III. ASSETS.

Notes .....	\$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account) .....	2,041 08
All other assets .....	23 15
Total .....	<u>\$4,064 23</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were duly audited for 1915 on December 31st, 1915.

The following books of record and account are kept for the purposes of insurance certificates or 'benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1915 were as follows:  
W. Winter and Jacob J. Gies, Berlin.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,596.29.

Cash received during 1915 from:

Initiation fees .....	\$8 00
Dues . . . . .	1,376 50
Fines . . . . .	25 50
Supplies sold .....	85
Interest . . . . .	132.10
Forfeits . . . . .	50
	<hr/>
Total receipts .....	\$1,543 45
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent . . . . .	25 00
Salaries . . . . .	106 00
Postage . . . . .	5 41
	<hr/>
Total expenses of management .....	\$139 41

*(b) Miscellaneous Expenditure.*

Church service .....	7 50
Sick benefits .....	915 25
Funeral benefits .....	25 00
All other .....	11 50
	<hr/>
Total expenditure .....	\$1,098 66
	<hr/> <hr/>

## ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. V. Dusseau, President .....	Toronto.
J. B. Ethier, Vice-President .....	Toronto.
J. Bouvier, Secretary .....	Toronto.
J. D. Desaulniers, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77.  
One member died during 1915.

Funeral benefits paid during 1915, \$50.00.

No member's wife died during 1915.

Amount paid in respect of deceased wives, none.

Cash standing to credit of Funeral Benefit Fund, \$506.10.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1915.

Number of weeks' sickness experienced during 1915, 44.

Sick benefits amounting to \$132.00 were paid.

Cash standing to credit of Sick Fund, \$1,608.10.

## III. ASSETS.

Cash value of mortgages .....	\$1,600 00
Cash value of notes .....	125 00
Cash in Home Bank of Canada .....	351 89
Cash on hand .....	37 31
Total assets .....	<u>\$2,114 20</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No assessments were made during 1915.

The Society's accounts were audited 25th February, 1916.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1915, R. L. Archambault, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,923.55.

Cash received during 1915 from:

Initiation fees .....	\$3 00
Dues . . . . .	288 60
Interest . . . . .	122 05
Repayment of loan (not extended), \$50.00.	

Total receipts .....	<u>\$413 65</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs .....	\$1 00
Registration fee .....	3 00
Rent, light, heat, etc. ....	6 00
Salaries . . . . .	24 00
Postage, etc. ....	2 00
Other expenditure .....	5 00

Total expenses of management .....	<u>\$41 00</u>
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Sick benefits .....	132 00

Total expenditure .....	<u>\$223 00</u>
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## THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Brantford, Ont.*

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

P. E. Verity, Honorary President .....	Brantford.
Harry Bond, President .....	Brantford.
G. F. Griffin, First Vice-President .....	Brantford.
John Kerr, 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 280.  
 Number of members who died during 1915, 2.  
 Amount paid for funeral benefits, \$60.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1915, 62.  
 Amount of benefits paid during 1915, \$756.69.  
 Number of weeks' sickness experienced in 1915, 211½.  
 Total amount to credit of Sick Benefit Fund, \$304.92.

## III. ASSETS.

Cash held by Treasurer (Verity Plow Co.) .....	\$304 92
Other assets .....	5 50
Total .....	<u>\$310 42</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1915, 14.

The Society's accounts were audited January 24th, 1916.

Names and addresses of the auditors of accounts for 1915: H. W. Styles and Harry Bond, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

Certain changes were made during 1915 in the organization or management or in the constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$153.72.

Cash received during 1915 from:

Dues . . . . .	\$1,094 25
Interest and dividends . . . . .	15 64
Total . . . . .	<u>\$1,109 89</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Law costs . . . . .	50
Officers' salaries, etc. . . . .	130 00
Printing, stationery and advertising . . . . .	8 50
Total expenses of management . . . . .	<u>\$142 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	60 00
Sick benefits . . . . .	756 69
Grand totals . . . . .	<u>\$958 69</u>

**THE ST. JOSEPH AID SOCIETY OF FORMOSA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Formosa, Ontario.*

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Frank Beninger, President .....	Formosa.
Mike Wels, Vice-President .....	Formosa.
Mathew Weller, Secretary and Treasurer .....	Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 42.

No members died during 1915.

Amount paid for funeral benefits, nil.

Number of members who received sick benefits in 1915, 3.

Number of weeks' sickness experienced in 1915, 20½.

Amount of benefits paid in 1915 to sick members, \$63.00.

Total amount of cash standing to credit of fund at 31st December, 1915. \$688.75.

III. ASSETS.

Actual cash on hand 31st December, 1915 .....	\$21 55
Cash in bank (Molson's), Formosa .....	667 20
Total assets .....	<u>\$688 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1915.

The books and accounts of the Society were duly audited January 10th, 1916.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1915 were: Anthony Opperman and Domonle Bocho, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$610.51.

Cash received during 1915 from:

Application fees .....	\$15 00
Dues .....	123 00
Interest .....	17 99
Total receipts .....	<u>\$155 99</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:	
Registration fee .....	\$3 00
Salary of Secretary-Treasurer .....	7 00
Rent, etc. ....	1 80
Postage, telegrams and express .....	20
Other expenses .....	25
	<hr/>
Total expenses of management .....	\$12 25

*(b) Miscellaneous Expenditure.*

Sick benefits .....	63 00
Other expenditure .....	2 50
	<hr/>
Total expenditure .....	\$77 75
	<hr/> <hr/>



## CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Government Buildings, Ottawa.*

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. G. Kingston, President .....Ottawa.  
 A. W. Grant, Treasurer .....Ottawa.  
 W. J. Lynch, Secretary .....Ottawa.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1915, \$114,600.00.

## 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, 1914.....	381	\$ 89,150 00
Add contracts taken during 1915, new or renewed.....	108	27,000 00
Add amount by which various certificates were increased during 1915.....		
Gross number and amount of contracts on foot at any time during 1915	489	116,150 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	6	\$ 1,300 00
Contracts lapsed in 1915.....	1	250 00
Total deductions extended.....	7	1,550 00
Net contracts on foot at 31st December, 1915.....	482	114,600 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of bonds, etc. ....	\$10,189 50
Cash in Bank of Montreal, Ottawa .....	1,087 85
Dues and assessments due and unpaid .....	47 19
Interest due and accrued .....	133 18
Total .....	<u>\$11,457 72</u>

## VI. LIABILITIES.—\$200.00.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1915, 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 31st January, 1916.

Names and post office addresses of the auditor for 1915 were as follows: J. B. St. Laurent, H. V. Rorke and A. M. Deschenes, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 462.

Number of members who died, 6.

Amount paid in respect of deceased members, \$1,100.20.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$194.07.

Cash received during 1915 from:

Application fees .....	\$180 00
Assessments . . . . .	2,609 53
Interest and dividends .....	451 43

Total receipts .....	<u>\$3,240 96</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Salaries, officers' and auditors' fees .....	120 00
Premium for Guarantee of Officers .....	5 00
Printing, etc. ....	13 50

Total expenses of management .....	<u>\$141 50</u>
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*(b) Miscellaneous Expenditure.*

Life insurance claims .....	1,100 00
Investments (not extended), \$1,093.46.	

Total expenditure .....	<u>\$1,241 50</u>
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## HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. E. Fraser, President .....	Hamilton.
Peter F. Monte, Vice-President .....	Hamilton.
A. Marshall, Secretary .....	Hamilton.
J. L. Hopkin, Treasurer .....	Burlington.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
 Total membership at 31st December, 1915, 2,100.  
 Ten members died during 1915.  
 Amount of funeral benefits paid during 1915, \$1,600.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 392.  
 Amount paid for sick benefits during 1915, \$4,570.00.  
 Number of weeks' sickness experienced during 1915, 1,189.  
 Amount paid for medical attendance during 1915, \$2,044.12.  
 Amount of cash standing to credit of Sick Fund, \$657.92.

## III. ASSETS.

Cash value of bond .....	\$4,000 00
Cash in Bank of Hamilton .....	657 92
Total .....	<u>\$4,657 92</u>

## IV. LIABILITIES.—\$300.00.

## V. MISCELLANEOUS.

Dues are paid twice a month by the members.  
 Number of assessments made during 1915, 24.  
 The accounts of the Society were audited every quarter.  
 The books of record and account are Minute Book, Cash Book and Journal.  
 Names and addresses of the auditors for 1915: L. J. Hendelong and A. Smith,  
 Hamilton.  
 No changes were made in the By-laws in relation to Death Benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$252.58.

Cash received during 1915 from:

Dues . . . . .	\$9,846 10
Interest and dividends . . . . .	248 36
Donation . . . . .	75 00
All other sources . . . . .	11 00
	<hr/>
Total receipts . . . . .	\$10,180 46
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$10 00
Officers' salaries and officers' and auditors' fees . . . . .	730 00
Expenses of annual meeting and other meetings . . . . .	18 00
Printing, etc. . . . .	3 50
Postage, etc. . . . .	15 00
	<hr/>
Total expenses of management . . . . .	\$776 50

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	1,600 00
Sick benefits . . . . .	4,570 00
Medical attendance . . . . .	2,044 12
Hospital expenses . . . . .	784 50
For Investments (not extended), \$4,000.00.	
	<hr/>
Total expenditure . . . . .	\$9,775 12
	<hr/> <hr/>

## THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

*Head Office, Toronto.*

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. Feighen, President .....	Toronto.
G. L. Kingdon, Secretary .....	Toronto.
R. Dimond, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 230.  
 Three members died during 1915.  
 Funeral benefits paid in 1915, \$150.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 158.  
 Number of weeks' sickness experienced during 1915, 549.  
 Sick benefits amounting to \$2,197.46 were paid.  
 Amount paid for medical attendance, \$773.48.  
 Cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$599.77.

## III. ASSETS.

Cash on hand .....	\$13 35
Cash in Imperial Bank, Toronto .....	586 42
	<hr/>
Total assets .....	\$599 77
	<hr/> <hr/>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made every two weeks.  
 The Society's accounts were audited July and December, 1915.  
 The books of record kept are a Cash Book, Receipt Book, and Minute Book.  
 Names and addresses of the auditors for 1915: J. Milloy and J. Cheate, Toronto.  
 No changes were made in the Constitution and By-laws during 1915.  
 Amount of bond of Treasurer, \$50.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,073.77.

Cash received during 1915 from:

Dues . . . . .	\$3,012 78
Interest . . . . .	17 26
Total receipts . . . . .	<u>\$3,030 04</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 10
Investigation of claims . . . . .	13 50
Travelling expenses . . . . .	5 00
Expenses of Annual Meeting . . . . .	3 50
Salaries . . . . .	64 00
Supplies bought . . . . .	44 00
Total expenses of management . . . . .	<u>\$133 10</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	150 00
Medical attendance . . . . .	773 48
Sick benefits . . . . .	2,197 46
British Red Cross . . . . .	250 00
Total expenditure . . . . .	<u>\$3,504 04</u>

## THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

H. Bronkstein, President.....	Toronto.
A. 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, 1915, was 407.

Number of members who died during 1915, 2.

Amount of funeral benefits paid during 1915, \$200.00.

Number of members' wives died during 1915, 1.

Amount of funeral benefits paid, \$50.00.

Eleven members' children and twelve members' parents died during 1915, and funeral benefits amounting to \$158.00 were paid.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Fifty-nine members received sick benefits during 1915, amounting to \$900.00.

Number of weeks' sickness experienced during 1915, 188.

Amount paid for medical attendance, \$1,600.07.

Amount of cash standing to credit of the fund, \$3,735.60.

## III. ASSETS.

Cash value of real estate.....	\$3,075 00
Cash on hand.....	58 42
Cash in various banks.....	4,585 32
<b>Total .....</b>	<b>\$7,718 74</b>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made when necessary. Two assessments were made during 1915.

The accounts of the Society were audited every quarter during 1915.

Names and post office addresses of auditors: J. Romm, M. Zimmerman and M. Finkelstein, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.



## VII. CASH RECEIPTS.

Cash balance from 1914, \$4,513.66.

Cash received during 1915 from:

Application fees .....	\$44 00
Initiation fees .....	22 50
Dues.....	3,382 57
Per capita tax .....	617 00
Supplies sold .....	37 30
Donations.....	36 56
Medical fees .....	1,447 88
Interest.....	102 64
All other sources .....	394 45
Total.....	<u>\$6,084 90</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Supplies bought .....	36 60
Rent.....	250 45
Salaries.....	478 00
Printing.....	74 00
Postage and stationery .....	143 96
Other expenses .....	96 60
Total management expenses .....	<u>\$1,082 61</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	158 00
Benefits to widows and orphans.....	250 00
Medical attendance .....	1,600 07
Sick benefits .....	900 00
Gratuities to distressed members.....	940 95
Special medical attendance .....	158 06
Other expenditures .....	365 13
Invested (not extended), \$500.00.	

Total expenditure .....	<u>\$5,454 82</u>
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UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 88 Church Street, Toronto, Ont.*

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

R. P. Lynch, President.....Toronto.  
C. W. Hebel, Vice-President.....Toronto.  
J. Pamphilon, Secretary-Treasurer.....Toronto.

**I. FUNERAL BENEFITS.**

Funeral benefits are undertaken by the Society, the membership of which is 296.  
Number of members of the Society who died during 1915, 4.  
Total amount of funeral benefits paid during 1915, \$2,200.00.  
Number of members' wives died during 1915, 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 1915, 66, amounting to \$1,875.25.  
Number of weeks' sickness experienced during 1915, 375.

**III. ASSETS.**

Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto.....	\$26 27
Total.....	<u>\$26 27</u>

**IV. LIABILITIES.—None.**

**V. MISCELLANEOUS.**

Two assessments were made in 1915.  
The books and accounts were audited monthly during 1915.  
Names of auditors: W. Robinson, A. McDonald, and W. Bellman.  
Books kept by the Society are: Day Book and Ledger.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,665.63.

Cash received during 1915 from:

Initiation fees .....	\$38 00
Dues.....	5,350 75
Assessments.....	857 25
Other Unions .....	1,150 00
Fines . . . . .	7 80
Interest and dividends .....	15 36
Cash received from repayment of loans (not extended), \$134.10.	

Total receipts .....	\$7,419 16
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Per capita tax for management .....	\$94 80
Registration fee .....	3 00
Supplies.....	3 55
Rent, fuel, light and taxes.....	214 54
Salaries, officers' and auditors' fees.....	1,152 28
Printing, stationery and advertising.....	333 25
Postage, telegrams and express .....	16 95

Total expenses of management.....	\$1,818 37
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*(b) Miscellaneous Expenditure.*

Per capita tax other than for management .....	200 00
Funeral benefits .....	2,240 00
Out of work benefits .....	2,058 00
Total disability benefits .....	500 00
Sick benefits .....	1,875 25
Loans to travelling members .....	501 00

Total expenditure .....	\$9,192 62
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## LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ontario.*

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Mrs. G. O. Akerley, Grand Mistress .....	St. John, N.B.
Mrs. Robert Gordon, Grand Secretary.....	Toronto, Ont.
Mrs. W. J. Kissick, Grand Treasurer .....	Ottawa, Ont.

## I. FUNERAL BENEFITS.—None.

## II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 4,030.

Number of members who received sick benefits during 1915: No information.

Total amount of sick benefits paid in 1915, \$34.00.

Number of weeks' sickness experienced in 1915: No information.

Amount paid for medical attendance in 1915, \$280.38.

## III. ASSETS.

Cash in Dominion Bank, Ottawa .....	\$3,367 09
Total assets .....	<u>\$3,367 09</u>

## IV. LIABILITIES.—No information.

## V. MISCELLANEOUS.

The books were audited April 30th, 1915.

Names and addresses of auditors of accounts of 1915: A. Gordon and Wm. Chenery,  
Toronto, Ont.

Amount of bond Secretary, \$500.00.

Amount of bond Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1914: \$261.23.

Grand Lodge.

Cash received during 1915 from:

Per capita tax and levies .....	\$1,209 04
Charter fees .....	210 00
Supplies sold .....	259 30
Interest .....	11 20

Total receipts .....	<u>\$1,689 54</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:	Grand Lodge.	Subordinate Lodges.
Charter fees .....	\$63 00	.....
Expenses of meeting .....	5 15	.....
Commission .....	134 70	.....
Travelling expenses .....	282 00	.....
Registration fee .....	25 00	.....
Supplies bought .....	242 50	.....
Clerk hire .....	10 00	.....
Postage, telegrams and expenses .....	150 91	.....
Salaries .....	350 00	.....
Printing .....	136 00	.....
Premiums for guarantee of Lodge officers .....	5 00	.....
	<hr/>	<hr/>
Total expenses of management .....	\$1,404 26	.....

*(b) Miscellaneous Expenditure.*

All other expenditure .....	192 50	.....
Sick benefits .....	.....	34 00
Medical attendance .....	.....	280 38
	<hr/>	<hr/>
Total expenditure .....	\$1,596 76	\$314 38

## THE HEINTZMAN &amp; COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office: 193-197 Yonge Street, Toronto, Ontario.*

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows

James Mahoney, President .....	Toronto.
William Benny, 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, 1915, 173.

Number of members who died in 1915, 2.

Funeral benefits paid in 1915, \$100.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 15.

Amount of sick benefits paid during 1915, \$302.50.

Number of weeks' sickness experienced in 1915, 71.

Total amount to credit of General Fund, from which all claims are paid, \$242.17

## III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto .....	\$242 17
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are collected once a month.

The Society's accounts for 1915 were audited on February 3rd, 1916.

No changes were made during 1915 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.

Books of account kept by Society: Ledger, etc.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$276.57.

Cash received during 1915:

Dues .....	\$390 40
Interest .....	5 70
	<hr/>
Total receipts .....	\$396 10
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Salaries, officers' and auditors' fees .....	25 00
	<hr/>
Total expenses of management .....	\$28 00

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	100 00
Sick benefits .....	302 50
	<hr/>
Total expenditure .....	\$430 50
	<hr/> <hr/>



## GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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, 1915, 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 1915, none.  
 Amount paid for funeral benefits during 1915, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1915, 13.  
 Amount paid for sick benefits during 1915, \$228.76.  
 Number of weeks' sickness experienced in 1915, 45 4-7.  
 Amount paid for medical attendance, \$28.00.  
 Total amount of cash standing to the credit of the Sick Benefit Fund, \$794.09.

## III. ASSETS.

Cash on hand .....	\$33 02
Cash in bank .....	761 07
Total .....	<u>\$794 09</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Fifty-two assessments were made during 1915, payable weekly.  
 The Society's accounts were audited in July, 1915, and January, 1916.  
 Names and addresses of the auditors of accounts for 1915: 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 1914 (not extended), \$761.07.

Cash received during 1915:

Dues . . . . .	\$281 80
Interest . . . . .	20 98
Doctor's fees . . . . .	28 00
	<hr/>
Total receipts . . . . .	\$330 78
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915. for:

Registration fee . . . . .	\$3 00
Officers' salaries . . . . .	36 00
Other expenses . . . . .	2 00
	<hr/>
Total expenses of management . . . . .	\$41 00

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	228 76
Medical attendance . . . . .	28 00
	<hr/>
Total expenditure . . . . .	\$297 76
	<hr/> <hr/>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

G. Altilia, President .....	Toronto.
R. V. Glionna, Treasurer .....	Toronto.
G. Bagnato, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1915, was 26.

No members died during 1915.

Total amount paid for funeral benefits, none.

Cash standing to credit and Funeral Benefit Fund, \$590.81.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1915, 5.

Total amount of sick benefits paid in 1915, \$80.05.

Number of weeks' sickness experienced in 1915, 23.

Amount paid for medical attendance during 1915, \$61.00.

III. ASSETS.

Cash on deposit in Bank of Toronto .....	\$590 81
Total assets .....	<u>\$590 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1915.

The books of the Society were audited 25th February, 1916.

Names and addresses of the auditors: D. A. G. Glionna and G. Corsi, Toronto.

No changes were made during 1915 in the organization or management, or in the constitution or rules in relation to benefits.

Books of account kept by Society: Journal, Ledger, and Minute Book.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$817.91.

Cash received during 1915 from:

Dues . . . . .	\$195 00
Supplies sold . . . . .	40 95
	<hr/>
Total receipts . . . . .	\$235 95

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Law costs . . . . .	210 00
Rent, etc. . . . .	26 00
Secretary's salary . . . . .	7 00
Printing, etc. . . . .	6 26
Other expenditure . . . . .	69 75
	<hr/>
Total expenses of management . . . . .	\$322 01

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	80 05
Medical attendance . . . . .	61 00
	<hr/>
Total expenditure . . . . .	\$463 06

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. A. Sullivan, 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, 347.  
Number of members who died in 1915, 2.  
Funeral benefits paid in respect of deceased members, \$1,400.00.  
Two members' wives died during 1915.  
Amount paid in respect of deceased wives, \$90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1915, 41.  
Total amount of sick benefits paid during 1915, \$963.90.  
Number of weeks' sickness experienced in 1915, 192¾.

III. ASSETS.

Cash on hand .....	\$22 04
Cash in Bank of Hamilton .....	2,409 11
Total . . . . .	<u>\$2,431 15</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made during 1915.  
The Society's accounts were audited monthly during 1915.  
The books kept are Day Book and Ledger.  
Name and post office address of the auditor for 1915: E. Jennings, Hamilton.  
Amount of bond of Secretary, \$300.00.  
Amount of bond of Treasurer, \$300.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,929.47.

Cash received during 1915 from:

Initiation fees .....	\$34 50
Dues . . . . .	4,583 70
Assessments . . . . .	608 00
Fines . . . . .	3 00
Interest . . . . .	56 08
All other sources .....	513 00
Total receipts .....	<u>\$5,798 28</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	3 00
Rent, etc. ....	120 00
Postage, etc. ....	38 20
Supplies bought .....	3 95
Printing, stationery and advertising .....	307 95
Managing officers' salaries and officers' and auditors' fees .....	782 80
Premiums for guarantee of lodge officers .....	10 00
Total expenses of management .....	<u>\$1,265 90</u>

*(b) Miscellaneous Expenditure.*

Per capita tax or levies .....	1,229 80
Sick benefits .....	963 90
Funeral benefits .....	1,490 00
Gratuities to distressed members .....	1,268 00
Other expenditure .....	79 00
Total expenditure .....	<u>\$6,296 60</u>

## THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 205 Leslie Street, Toronto.*

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas M. Harris, Grand President .....Toronto.  
 Robert Scollard, Grand Secretary .....Toronto.  
 J. H. Barber, Grand Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1915, was 197.

Number of members who died during 1915, 5.

Total amount of funeral benefits paid during 1914, \$400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$1,586.34.

## II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1915, 22.

Total amount of benefits paid in 1915, \$368.00.

Number of weeks' sickness experienced in 1915, 90.

Total amount paid for medical attendance during 1915, \$223.75.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1915, \$453.47.

## III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1915.....	\$1 00	\$44 90
Cash in Dominion Bank .....	788 35	.....
Cash in Home Bank, Toronto .....	.....	197 87
Cash in Bank of Hamilton, Hamilton .....	.....	210 70
Cash in Home Bank, Toronto (Building Fund) .....	895 91	.....
Furniture, supplies, etc. (\$755.00).		
Total assets .....	<u>\$1,685 26</u>	<u>\$453 47</u>

## IV. LIABILITIES.

Unpaid death claim ..... \$300.00



## V. MISCELLANEOUS.

Five assessments were made during the year 1915, payable on the 1st January, April, July, October and December.

The books were duly audited for 1915 on the 31st July, 1915.

Names and addresses of the auditors for 1915: H. G. Reynolds, Hamilton; F. M. McAulliffe, Toronto.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1915 no changes were made in the Constitution.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,376.28.

Cash received during 1915 from:

	Grand Body.	Subordinate Bodies.
Dues . . . . .	.....	\$1,045 25
Initiation fees . . . . .	.....	7 50
Per capita tax . . . . .	\$63 60	27 15
Assessments . . . . .	233 00	222 25
Supplies sold . . . . .	4 05	.....
Interest . . . . .	48 12	10 89
All other sources . . . . .	.....	62 01
	<hr/>	<hr/>
	\$348 77	\$1,375 05

## VII. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Per capita tax for management . . . . .	.....	\$63 60
Registration fee . . . . .	\$3 00	.....
Expenses of biennial meeting . . . . .	2 70	.....
Rent, light, heat and taxes . . . . .	.....	199 75
Salaries . . . . .	54 00	55 00
Printing, stationery and postage . . . . .	5 00	16 29
Supplies bought . . . . .	.....	4 05
	<hr/>	<hr/>
Total expenses of management . . . . .	\$64 70	\$338 69

## (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	400 00	
Gratuities . . . . .	.....	10 00
Assessments paid to Grand Union . . . . .	.....	233 00
Sick benefits . . . . .	.....	368 00
Medical attendance . . . . .	.....	223 75
Other expenditure . . . . .	.....	133 55
Building Fund Committee . . . . .	.....	189 68
	<hr/>	<hr/>
Totals . . . . .	\$464 70	\$1,496 67

## BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. S. Woodland, President .....	Toronto.
John R. Aylett, Vice-President .....	Toronto.
John E. Lamb, Secretary .....	Toronto.
Albert Burton, Treasurer .....	Toronto.

## II. SICK BENEFITS.

The total membership of the Society at 31st December, 1915, 54.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1915.

Total amount of benefits paid in 1915 in respect of sick members, \$107.34.

Number of weeks' sickness experienced, 39 5-7.

## III. ASSETS.

Cash on hand .....	\$1 50
Cash in Home Bank, 31st December, 1915 .....	309 74
	<hr/>
Total Assets .....	<u>\$311 24</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1915 on January 12th, 1916.

Names and addresses of auditors for 1915 were as follows: Ralph Smith and John Ragen, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

Certain changes were made in the Constitution during 1915.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$259.01.

Cash received during 1915 from:

Application fees .....	\$9 50
Dues .....	96 75
Interest .....	7 97
Donation .....	50 00
	<hr/>
Total receipts .....	<u>\$164 22</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:	
Registration fee .....	\$3 00
Rent .....	1 50
Postage .....	15
	<hr/>
Total expenses of management .....	\$4 65

(b) *Miscellaneous Expenditure.*

Sick benefits .....	107 34
	<hr/>
Total expenditure .....	<u>\$111 99</u>

## GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. Hoffman, Noble Master.....	Hamilton.
H. Elkind, Vice-Noble Master .....	Hamilton.
H. R. Balinson, Financial and Recording Secretary.....	Hamilton.
M. Goldberg, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1915, was 95.

Number of members who died in 1915, none.  
 Amount paid for funeral benefits during 1915, none.  
 Number of members' wives who died in 1915, none.  
 Number of members' children who died in 1915, none.  
 Funeral benefits paid in 1915, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of persons who received sick benefits during 1915, 10.  
 Amount of sick benefits paid during 1915, \$64.00.  
 Number of weeks' sickness experienced during 1915, 16.  
 Amount paid for medical attendance, \$158.00.  
 Amount of cash standing to credit of fund, \$1,148.50.

## III. ASSETS.

Real estate .....	\$ 193 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton .....	1,148 50
Other assets .....	123 40
Total assets .....	<u>\$1,464 90</u>

## VI. LIABILITIES.—None.

## V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1915.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors, D. Kauffman and L. Berkovitz, Hamilton.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$931.98.

Cash received during 1915 from:

Application fees .....	\$5 75
Initiation fees .....	3 00
Dues . . . . .	727 72
Assessments .....	7 60
Buttons .....	2 25
 Total receipts .....	 <u>\$746 32</u>

## VII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Per capita tax, etc. ....	\$40 00
Registration fee .....	3 00
Law Costs .....	50 00
Printing, etc. ....	10 25
Postage .....	14 29
Expenses of annual meeting .....	9 86
Supplies bought .....	48 40
Rent, etc. ....	50 00
Cemetery .....	11 85
	<u>\$237 65</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits (burial) .....	4 00
Sick benefits .....	64 00
Medical attendance .....	158 00
Gratuities to distressed members .....	60 00
All other expenditure .....	6 15
 Grand totals .....	 <u>\$529 80</u>

## L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Ottawa.*

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Nelson Bigras, President .....Ottawa.  
 J. T. Lemay, Recording Secretary .....Ottawa.  
 Joseph Saint-Germain, B.A., Treasurer .....Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 380.  
 Number of members of the Society who died in 1915, 5.  
 Total amount of funeral benefits paid in respect of deceased members was \$1,999.75.  
 Number of members' wives deceased in 1915, 3.  
 Amount of funeral benefits paid in respect of deceased wives, \$225.00.  
 Total cash standing to credit of Funeral Fund at 31st December, 1915, \$4,092.94.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1915, 42.  
 Amount of sick benefits paid in 1915, \$1,153.45.  
 Number of weeks' sickness experienced in 1915, 288½.

## III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa .....	\$8,957 45
Actual cash in hand at 31st December, 1915 .....	97 48
Other assets .....	1,078 19
Total assets .....	<u>\$10,133 12</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.  
 The Society's accounts were audited monthly and annually.  
 The names and addresses of the auditors for 1915 were as follows: P. N. Chapman,  
 Hull, Que., and Francois Fortin, Jr., Gatineau Point, Que.  
 Books of account kept by the Society are: Ledger and Cash Book.  
 Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$9,189.09.

Cash received during 1915 from:

Per capita tax and levies .....	\$3.313 35
Interest and dividends .....	278 71
Degrees and cards .....	3 50
Other sources (detailed in memo.) .....	169 30
	<hr/>
Total receipts .....	\$3.764 86

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	90 00
Managing officers' salary, etc. ....	223 03
Printing, stationery, etc. ....	35 99
Postage, etc. ....	7 70
Premiums for guarantee of lodge officers .....	5 00
	<hr/>
Total expenses of management .....	\$364 72

*(b) Miscellaneous Expenditure.*

Funeral benefits (members' wives) .....	225 00
Funeral benefits to members .....	1,999 75
Sick benefits .....	1,153 45
Other expenditure .....	156 10
	<hr/>
Grand total .....	\$3,899 02



## THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 43 Bellevue Place, Toronto.*


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Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Wilkinson, Provincial Grand Master .....Toronto.  
 Chas. H. Knight, Deputy Grand Master .....Toronto.  
 Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1915, \$1,262.

Eight members died during 1915, and \$800.00 benefits were paid.

Seven members' wives died during 1915, and in respect thereof benefits were paid amounting to \$340.50.

Total cash to credit of Funeral Fund, 31st December, 1915, \$4,174.35.

## IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1915, 225.

Amount of benefits paid in 1915, in respect of sick members, \$4,346.15.

Number of weeks' sickness experienced in 1915, 1,261.

Amount paid for medical attendance during 1915, \$2,015.66.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1915, \$17,417.03.

## V. ASSETS.

	District. Body.	Subordinate. Bodies.
Mortgages . . . . .	\$13,050 00	\$12,012 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank . . . . .	4,174 35	.....
In various banks, in various places . . . . .	.....	15,917 03
<b>Total assets . . . . .</b>	<b>\$17,224 35</b>	<b>\$27,929 03</b>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

The Society's books were duly audited for 1915 on 24th January, 1916.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1915 were as follows: H. D. Knight, and J. H. Heathfield, Toronto.

Amount of Secretary's bond, \$1,000.00.

## VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash balance from 1914 (not extended), \$29,320.89.			
Cash received during 1915 from:			
Initiation fees .....		\$317 46	
Dues . . . . .	\$4,214 28	14,172 60	
Interest . . . . .	834 85	1,039 98	
Dues, etc. (sister lodges) .....		5,055 94	
All other .....		717 58	
Total receipts .....	\$5,049 13	\$21,303 56	

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash paid during 1915 for:			
Charter fees .....	\$10 50		
Per capita tax and levies .....	63 91	1,019 39	
Registration fee .....	10 00		
Hospital . . . . .	600 00	85 75	
Supplies bought .....	173 09	169 37	
Travelling expenses .....	33 35	18 10	
Rent, light, heat and taxes .....	29 00	813 70	
Expenses of Annual Meeting .....	25 00		
Officers' salaries .....	347 53	932 50	
Printing . . . . .	311 01	90 95	
Postage, telegrams and express .....	46 28	257 38	
Premium for guarantee of lodge officers .....	5 00	41 50	
Other expenses .....	181 19	351 95	
Total expenses of management .....	\$1,835 86	\$3,830 59	

## (b) Miscellaneous Expenditure.

Funeral benefits .....	1,140 50	2,943 50	
Sick benefits .....	661 00	3,685 15	
Medical attendance .....		2,015 66	
Grants . . . . .	4 00	10 10	
Gratuities to distressed members .....		116 54	
Other expenditure .....	160 00	1,272 53	
For investment (not extended), \$2,367.00.			
Total expenditure .....	\$3,801 36	\$13,874 07	

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES'  
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Woodstock, Ont.*

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

George Goddard, President .....Woodstock.  
Wm. J. Anderson, Vice-President .....Woodstock.  
Robt. A. Scott, Secretary-Treasurer .....Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1915, was, 195.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1915, 21.  
Amount of sick benefits paid during 1915, \$218.25.  
Number of weeks' sickness experienced during 1915, 72 5-7.  
Amount paid for medical attendance, \$282.61.  
Amount of cash standing to credit of the fund, \$427.69.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock, and Oxford Permanent L. and S. Society, Woodstock .. .. .	\$427 69
Total . . . . .	<u>\$427 69</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.  
Number of assessments made during 1915, twelve.  
No changes were made in the Constitution and Rules during the year 1915.  
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.  
The books of the Society were audited 5th January, 1916. Names of auditors: G. Goddard, and F. A. Smith, Woodstock.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$461.53.

Cash received during 1915 from:

Assessments . . . . .	\$545 77
Interest . . . . .	19 37
Total . . . . .	<u>\$565 14</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Printing . . . . .	3 60
Salary of Secretary . . . . .	35 00
Postage, etc. . . . .	0 52
Total expenses of management . . . . .	<u>\$42 12</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	218 25
Medical attendance . . . . .	282 61
Gratuities to distressed members . . . . .	26 00
All other expenditure . . . . .	30 00
Total expenditure . . . . .	<u>\$598 98</u>

## THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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, 1915, were as follows:

A. Hall, President .....Toronto.  
 John McIntyre, Secretary .....Toronto.  
 James E. Ford, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 921.  
 Three members died during 1915, and funeral benefits amounting to \$150.00 were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 163.  
 Total amount of sick benefits paid during 1915, \$1,942.66.  
 Number of weeks' sickness experienced during 1915, 541.  
 Amount paid for medical attendance during 1915, \$1,427.87.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1915, \$1,885.79.

## III. ASSETS.

Cash on hand, 31st December, 1915 .....	\$209 15
Cash in Canadian Bank of Commerce .....	687 12
Cash in Imperial Bank .....	989 52
Total .....	<u>\$1,885 79</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1915, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited June 30th and December 31st, 1915.

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 1915: T. W. Harrington, Jas. H. Eustace and H. Brown, Toronto.

No changes were made during 1915 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 1914 (not extended), \$1,158.75.

Cash received during 1915 from:

Assessments .....	\$4,425 40
Interest .....	53 22
All other sources .....	2 00

Total .....	<u>\$4,480 62</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$10 00
Officers' salaries, etc. ....	183 75
Clerk hire .....	5 00
Annual meeting .....	12 50
Printing .....	6 50
Guarantee bonds .....	13 00
Postage, telephones, etc. ....	2 30

Expenses of management .....	<u>\$233 05</u>
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	150 00
Sick benefits .....	1,942 66
Medical attendance .....	1,151 87
Hospital .....	276 00

Grand totals .....	<u>\$3,753 53</u>
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GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,  
LIMITED, EMPLOYEES' SICK BENEFITS SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Incorporated 14th June, 1901.

The Executive Officers of the Society of the 31st December, 1915, were as follows:

W. Weller, President .....Toronto.  
Thomas Rushworth, Vice-President .....Toronto.  
F. Matthews, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1915, was 649.

One member died during 1915, and \$50.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 69.

Total amount of sick benefits paid during 1915, \$1,392.30.

Number of weeks' sickness experienced during 1915, 331.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$596.80.

III. ASSETS.

Cash in Treasurer's hands .....	\$63 64
Cash in Merchants Bank .....	533 16
Total assets .....	<u>\$596 80</u>

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 assessments were made during 1915.

The accounts of the Society were duly audited in June and December, 1915.

Names and addresses of auditors for 1915: J. M. Ogilvie, J. Sivers, and T. Fielding, Toronto.

Certain changes were made in the Constitution during 1915.

Amount of bond of Secretary-Treasurer, \$200.00.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$575.19.

Cash received during 1915 from:

Assessments . . . . .	\$1,552 91
Interest . . . . .	7 85
	<hr/>
Total receipts . . . . .	\$1,560 76
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$10 00
Law costs . . . . .	2 00
Officers' salaries . . . . .	42 60
Premiums for guarantee . . . . .	2 00
Printing . . . . .	40 25
	<hr/>
	\$96 85

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Sick benefits . . . . .	1,392 30
	<hr/>
Total expenditure . . . . .	\$1,539 15
	<hr/> <hr/>

## HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

William Mltson, President .....	Dundas.
Cecil W. Wallis, Recording Secretary .....	Hamilton.
William Stroud, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 43.  
No members died during 1915, and no funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 7.  
Total amount of sick benefits paid during 1915, \$105.00.  
Number of weeks' sickness experienced during 1915, 21.  
Amount paid for medical attendance during 1915, \$62.37.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$1,829.21.

## III. ASSETS.

Cash in Molsons Bank, 31st December, 1915 .....	\$1,829 21
Cash in Dominion Bank, 31st December, 1915 .....	139 04
Total assets .....	<u>\$1,968 25</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Thirteen assessments were made during 1915.

The books of the Society were duly audited January 7th, 1916.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1915: E. Pope, Burlington.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,938.19.

Cash received during 1915 from:

Application fees .....	\$7 50
Dues . . . . .	294 50
Assessments . . . . .	3 00
Supplies sold .....	0 75
Interest . . . . .	59 04
All other sources .....	3 00
<b>Total . . . . .</b>	<b>\$367 79</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Per capita tax .....	\$25 21
Rent, light and heat .....	32 50
Salaries . . . . .	80 50
Printing, etc. ....	4 85
Postage, etc. ....	5 30
<b>Expenses of management .....</b>	<b>\$148 36</b>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	105 00
Medical attendance .....	62 37
Gratuities . . . . .	6 00
All other .....	16 00
<b>Total expenditure .....</b>	<b>\$337 73</b>

## THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 472 Dovercourt Road, Toronto.*

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. W. Leake, President .....	Toronto.
W. E. Meredith, Recording Secretary .....	Toronto.
James Lydon, Treasurer .....	Toronto.
Josh Walford,	} Finance Committee .....
James Seymour,	
R. C. Newman,	
	Toronto.

## I. FUNERAL BENEFITS.

Total membership of Society, 172.

Number of members who died during 1915, 1.

Amount of funeral benefits paid during 1915, \$170.00.

Amount standing to credit of fund, \$15,734.05.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1915, 9.

Total amount of sick benefits paid during the year 1915, \$282.00.

Number of weeks' sickness experienced, 47.

Medical attendance, \$264.00.

Amount of cash standing to credit of Sick Benefit Fund. \$745.25.

## III. ASSETS.

Bonds, debentures, etc. ....	\$14,968 70
Cash on hand as per auditor's statement .....	89 64
Bank of Commerce, Toronto .....	1,147 86
Canada Permanent Mortgage Corporation .....	213 36
Totals .....	<u>\$16,419 56</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Societies accounts were duly audited in January, April, July, October, 1915.

Auditors for the year: W. Sprinks, John Walford and J. McGolpin, Toronto.

No changes were made in the Constitution and By-laws during 1915.

Books of account kept by the Association are: Blotter and Ledger.

Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$16,047.53.

Cash received during 1915 from:

Application, initiation fees and dues .....	\$1,327 27
Interest and dividends .....	669 10
All other sources .....	221 50

Total receipts .....	<u>\$2,217 87</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Per capita tax or levies .....	\$85 25
Registration .....	3 00
Supplies bought .....	136 81
Rent, light, heat and taxes .....	18 00
Salaries, officers and auditors' fees .....	203 00
Printing stationery and advertising .....	61 85
Postage, etc. ....	15 50
Premiums for guarantee of lodge officers .....	5 00

Total expenses of management .....	<u>\$528 41</u>
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*(b) Miscellaneous Expenditure.*

Gratuities to distressed members .....	224 46
Funeral benefits .....	170 00
Sick benefits .....	289 00
Medical attendance .....	264 00
Other expenditure .....	369 97

Total expenditure .....	<u>\$1,845 84</u>
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## TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Bochnock, President .....	Toronto.
S. Hyman, Vice-President .....	Toronto.
P. Yushkevitz, Treasurer .....	Toronto.
D. Pullan, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 200.  
 Two members died during 1915, and \$50.00 funeral benefits was paid.  
 Number of members' wives and children who died during 1915, 6.  
 Amount of funeral benefits paid in respect of members' wives and children during 1915, \$80.00.  
 Total Cash standing to credit of Sick and Funeral Fund, \$2,689.78.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 26.  
 Amount paid for sick benefits during 1915, \$575.00.  
 Number of week's sickness experienced during 1915, 115.  
 Amount paid for medical attendance during 1915, \$812.98.

## III. ASSETS.

Cash value of real estate .....	\$453 94
Cash value of mortgages .....	1,700 00
Cash in hands of Treasurer .....	266 95
Cash on deposit in Bank of Commerce, Toronto .....	2,422 83
Total assets .....	<u>\$4,843 72</u>

## IV. LIABILITIES—None.

## V. MISCELLANEOUS.

Dues are paid monthly.  
 The Society's accounts were duly audited October 10th, 1915.  
 Books of record kept by the Society are: Cash Book, Ledger and Record Book.  
 The auditors of accounts of 1915 were: S. Foremon and K. Jaffey, Toronto.  
 No changes were made during 1915 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 for 1914 (not extended), \$2,481.83.

Cash received during 1915 from:

Application fees .....	\$64 000
Initiation fees .....	50 00
Dues . . . . .	2,507 10
Interest .....	126 49
Other sources .....	7 30
 Total receipts .....	 <u>\$2,754 89</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 06
Travelling expenses .....	25 00
Rent, light and heat .....	81 00
Officers' salaries .....	139 25
Board of Directors .....	25 00
Printing, stationery, etc. ....	57 00
Postage, 'phones, telegrams and express .....	74 66
Other management expenses .....	234 75
 Total expenses of management .....	 <u>\$639 66</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	130 00
Sick benefits .....	575 00
Medical attendance .....	812 98
Benefits to widows and orphans .....	150 00
Hospital . . . . .	186 80
Gratuities . . . . .	10 00
Nursing Sick Members .....	42 50
 Total expenditure .....	 <u>\$2,546 94</u>



## EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*


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Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas E. Till, President.....Toronto.  
 Chas. Hewitt, Vice-President .....Toronto.  
 T. Hopmans, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 86.  
 Number of members who died during 1915, 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 1915, 8.  
 Amount of benefits paid during 1915, \$115.00.  
 Number of weeks' sickness experienced in 1915, 23.  
 Amount paid for medical attendance during 1915, nil.  
 Total amount to credit of Sick Benefit Fund, \$434.55.

## III. ASSETS.

Cash on hand .....	\$22 45
Cash in Dominion Bank .....	412 10
	<hr/>
Total . . . . .	\$434 55

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Number of assessments made during 1915, 13.  
 The books of the Society were duly audited December 31st, 1915.  
 Names and addresses of auditors of accounts of 1915: H. Rosenthal and Geo. Christle, Toronto.  
 No changes were made in the Constitution and By-laws during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$420.70.

Cash received during 1915 from:

Initiation fees .....	\$1 00
Dues . . . . .	148 40
Interest . . . . .	47 25
<b>Total receipts .....</b>	<b>\$196 65</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Expenses of Annual Meeting .....	3 00
Travelling expenses .....	1 00
Officers' salaries .....	50 00
Printing . . . . .	20
<b>Total expenses of management .....</b>	<b>\$57 20</b>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	115 00
Other expenditure .....	10 60
<b>Total . . . . .</b>	<b>\$182 80</b>

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, 1915.

*Head Office, 156½ King Street East, Hamilton, Ont.*

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Richard Hammond, President .....Hamilton.  
Florence Holland, Treasurer .....Hamilton.  
Annie Gwyder, Secretary .....Hamilton.

I. FUNERAL BENEFITS.

II. SICK BENEFITS.

Sick benefits were undertaken by the Society, with a membership of 12.  
Number of members who received sick benefits during 1915, 2.  
Amount of sick benefits paid during 1915, \$32.25.  
Number of weeks' sickness experienced during 1915, 11.  
Amount standing to credit of Sick and Funeral Benefit Fund, \$214.37.

III. ASSETS.

Cash in Bank of Hamilton .....	\$214 37
Total assets .....	<u>\$214 37</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited February 8th, 1916.  
The names and addresses of the auditors were as follows: Violet Bryant and Cornelius Lewis, Hamilton.

No changes were made during 1915 in the Constitution and By-laws.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$258.57.	
Cash received during 1915 from:	
Dues . . . . .	\$28 25
Interest . . . . .	6 52
Total receipts .....	<u>\$34 77</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	28 22
	<hr/>
	\$31 22

*(b) Miscellaneous Expenditure.*

Sick benefits .....	32 25
Gratuities . . . . .	15 50
	<hr/>
Total expenditure .....	\$78 97
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## ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*


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Organized 12th December, 1901, and incorporated 31st December, 1901.

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

O. A. Castrucci, President .....Toronto.  
 G. Colombo, Secretary .....Toronto.  
 Giuseppe Passavanti, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 75.

One member died during 1915, and \$50.00 funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915.  
 \$1,005.22.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 20.

Amount paid for sick benefits \$398.61.

Number of weeks' sickness experienced, 86.

Amount paid for medical attendance, \$132.80.

## III. ASSETS.

Cash deposited in Bank of Commerce .....	\$1,005 22
Total assets .....	<u>\$1,005 22</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited for 1915.

The names and post office addresses of the auditors for 1915 were as follows:

L. Delnegro, D. Diez, Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the Constitution and By-laws during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,246.33.

Cash received during 1915 from:

Initiation fees .....	\$8 00
Dues . . . . .	580 00
Supplies sold .....	20 65
Interest . . . . .	29 45
	<hr/>
Total receipts .....	\$638 10

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent, etc. ....	54 00
Salaries . . . . .	42 20
Supplies bought .....	10 00
Printing . . . . .	25 00
Postage . . . . .	18 35
Investigation of claims .....	6 50
	<hr/>
Total management expenses .....	\$159 05

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Medical attendance .....	132 80
Sick benefits .....	398 61
Gratuities to distressed members .....	38 75
Other expenditure .....	100 00
	<hr/>
Total expenditure .....	\$879 21

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA  
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. Frasca, President .....	Toronto.
F. Napoli, Vice-President .....	Toronto.
Rocco Gianvecchio, Treasurer .....	Toronto.
P. Manganelli, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The membership at 31st December, 1915, was 15.  
Number of members who died during 1915, none.  
Total amounts paid for funeral benefits, nil.

II. SICK BENEFITS.

The Society undertakes sick benefits.  
No member received sick benefits during 1915.  
Number of weeks' sickness experienced in 1915, none.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto .....	\$425 03
Total assets .....	<u>\$425 03</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1915.  
Name of auditor: Pietro Manganelli, Toronto.  
No changes were made during 1915 in the organization or management or in the constitution or rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$385.65.

Cash received during 1915 from:

Dues . . . . .	\$30 95
Interest and dividends . . . . .	11 44
Total receipts . . . . .	<u>\$42 39</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Total management expenses . . . . .	<u>\$3 00</u>

## DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*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, 1915, were as follows:

Elizabeth Pincombe, Grand President .....	Toronto.
Nellie Nobes, Grand Vice-President .....	Toronto.
Elizabeth Hooper, Grand Past President .....	London.
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, 3,193.

Number of members of the Society who died during 1915, 13.

Amount of funeral benefits paid during 1915, \$625.00.

Total cash standing to credit of Funeral Fund, 31st December, 1915, \$9,969.53.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1915: Subordinate Bodies, 415.

Juvenile Branch, 29.

Total amount of benefits paid during 1915: Subordinate Bodies, \$2,590.50; Juvenile Branch, \$69.00; Total, \$2,659.50.

Number of weeks' sickness experienced in 1915: By Subordinate Bodies, 1,036 1-6; Juvenile Branch, 62.

Amount paid for medical attendance during 1915: Subordinate Bodies, \$3,754.74; Juvenile Branch, \$250.60.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1915: Subordinate, \$15,238.67; Juvenile, \$1,782.57.

## IV. ASSETS.

Cash value of bonds .....	\$5,000 00
Cash value of mortgages .....	1,900 00
Actual cash on hand .....	1,341 28
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton and various banks, situate at different places .....	4,723 72
All other assets .....	311 27
Subordinates. \$20,180.29; Juveniles, \$1,858.81.	

Total assets .....	<u>\$13,276 27</u>
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## V. LIABILITIES.—\$15.00.

## VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1915.

Four such assessments were made during 1915, payable March, June, September, and December.

The Society's books were audited 17th February, 1916.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1915 were as follows: Mrs. F. Lloyd, Toronto, J. W. Bateman, Whitby, and Mrs. E. Beadle, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

## VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1914 (not extended), \$9,218.29.			
Cash received during 1915 from:			
Application fees .....	\$104 80	\$374 60	.....
Initiation fees .....	.....	625 00	40 80
Assessments .....	1,139 86	11,209 68	1,009 10
Per capita tax .....	1,091 79	.....	.....
Supplies sold .....	459 77	.....	.....
Interest and dividends .....	546 90	360 20	164 90
Premiums for guarantee of lodge officers ....	149 44	.....	.....
	<u>\$3,492 56</u>	<u>\$12,569 48</u>	<u>\$1,214 80</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1915 for:			
Per capita tax .....	.....	\$1,091 79	.....
Commission .....	\$59 20	54 70	.....
Registration fee .....	.....	103 90	\$4 90
Supplies bought .....	258 40	401 69	29 30
Travelling expenses .....	30 95	.....	.....
Rent, etc. ....	.....	1,706 00	64 70
Salaries, auditors' and officers' fees .....	522 70	1,027 00	62 00
Postage, telegrams and express .....	98 30	250 70	24 90
Printing, stationery and advertising .....	.....	54 00	.....
Premium for guarantee of lodge officers .....	3 00	140 00	9 44
Other expenses .....	48 30	.....	.....
Total expenses of management .....	\$1,020 85	\$4,829 78	\$195 24

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	625 00	1,122 00	17 86
Sick benefits .....	.....	2,590 50	69 00
Medical attendance .....	.....	3,754 74	250 60
Invested in Government securities (not extended), \$5,000.00.			
Totals .....	<u>\$1,645 85</u>	<u>\$12,297 02</u>	<u>\$532 70</u>

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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, 1915, were as follows:

Geo. Burch, President .....St. Catharines.  
 William F. Clarke, Vice-President .....Grimsby.  
 H. J. Johnston, Secretary-Treasurer .....St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

*Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914 .....	204	\$ c. 20,400 00
Add contracts taken during 1915, new or renewed.....	9	900 00
Gross number and amount of contracts on foot at any time during 1915	213	21,300 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	3	\$ c. 300 00
Contracts lapsed in 1915.....	10	1,000 00
Total deductions extended.....	13	1,300 00
	13	1,300 00
Net contracts on foot at 31st December, 1915.....	200	20,000 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines .... \$120 24

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1915.

The accounts of the Society were audited on the 9th February 1916.

Books of record or account kept for purposes of Insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1915: J. Colin Blair, St. Catharines.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$110.92.

Cash received during 1915 from:

Assessments . . . . .	\$385 00
Interest and dividends . . . . .	4 32

Total receipts . . . . .	<u>\$389 32</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Commission, etc. . . . .	\$13 50
Registration fee . . . . .	3 00
Expenses of Annual Meeting . . . . .	1 50
Printing, stationery and advertising . . . . .	4 00
Managing officers' salaries and officers' and auditors' fees . . . . .	50 00
Postage, telegrams and express . . . . .	8 00

Total expenses of management . . . . .	<u>\$80 00</u>
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*(b) Miscellaneous Expenditure.*

Life insurance claims . . . . .	300 00
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Total expenditure . . . . .	<u>\$380 00</u>
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## PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Belleville, Ont.*


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Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

Evan H. McLean, Grand Master.....	Bowmanville, Ont.
O. W. London, Deputy Grand Master.....	Lansdowne, Ont.
W. C. Reid, Grand Treasurer.....	Belleville, Ont.
F. M. Clarke, Grand Secretary.....	Belleville, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 142.

No member died during 1915.

Amount of funeral benefit paid in 1915, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1915.

Number of weeks' sickness experienced during 1915, 39 3-7.

Sick benefits amounting to \$117.85 were paid.

Cash standing to credit of Sick Fund, \$604.07.

## III. ASSETS.

Cash in Bank of Montreal, Belleville .....	\$604 07
Total assets .....	<u>\$604 07</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited 26th January, 1916.

The books of record kept are: Membership Register, Record and Cash Book.

The name and post office address of the auditor for 1915 was as follows: J. W. Davison, Belleville.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$633.30.

Cash received during 1915 from:

Dues . . . . .	\$194 12
	<hr/>
Total receipts . . . . .	\$194 12
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Officers' salary, etc. . . . .	102 50
	<hr/>
Total expenses of management . . . . .	\$105 50

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	117 85
	<hr/>
Total expenditure . . . . .	\$223 35
	<hr/> <hr/>



## TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Gracey, President .....Toronto.  
 Samuel Clark, Treasurer .....Toronto.  
 Chas. J. Mitchell, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 404.

Number of members who died during 1915, 5.

Amount of funeral benefits paid during 1915, no information.

Cash to credit of fund at 31st December, 1915, \$1,687.06.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1915, 62.

Amount of benefits paid in 1915, \$477.98.

Number of weeks' sickness experienced in 1915, 130 5-7.

Amount paid for medical attendance, \$175.50.

## III. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash on hand .....	.....	.....
Cash in Dominion and Royal Banks .....	\$1,687 06	\$6,595 38
Total assets .....	<u>\$1,687 06</u>	<u>\$6,595 38</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1915, 31st December, 1915.

Names and addresses of the auditors for the year 1915: E. J. Hopkins and J. Jordon, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book.

No changes were made in the Constitution and By-laws of the Society.

## VI. CASH RECEIPTS.

Cash balance from 1914 (not extended)—

Grand Body .....	\$1,504 66
Subordinate Bodies .....	5,838 90

Cash received during 1915 from:

	Grand Lodge.	Subordinate Lodges.
Initiation fees .....		\$162 25
Charter fees .....	\$45 20	
Dues . . . . .		1,475 30
Per capita tax .....	322 50	
Interest . . . . .	64 70	131 33
All other sources .....	50 00	499 98
<b>Total receipts .....</b>	<b>\$482 40</b>	<b>\$2,268 86</b>

## VII. CASH EXPENDITURE.

*(a) Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Per capita tax .....		\$369 15
Postage, etc. ....		14 30
Rent, etc. ....		89 00
Managing officers' salaries and officers' and auditors' fees .....		118 00
Printing, etc. ....		32 45
<b>Total expenses of management .....</b>		<b>\$622 90</b>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	\$300 00	.....
Sick benefits .....		477 98
Medical attendance .....		175 50
Other expenditure .....		103 97
<b>Total expenditure .....</b>	<b>\$300 00</b>	<b>\$1,380 35</b>

## ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Amherstburg, Ont.*

The Executive Officers of the Society at the 31st December, 1915, were as follows:

E. Crimmins, President .....Amherstburg.  
 Arthur J. Burns, Vice-President .....Amherstburg.  
 P. Alex. Barron, 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, 75.  
 Number of members who died in 1915, 1; amount paid for funeral benefits, \$25.00  
 Number of members who received sick benefits in 1915, 2.  
 Total amount paid for sick benefits in 1915, \$60.00.  
 Number of weeks' sickness experienced in 1915, 15.  
 Balance to credit of fund, 31st December, 1915, \$222.78.

## III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1915.....	\$222 78
<b>Total assets</b> .....	<b>\$222 78</b>

## IV. LIABILITIES.—No information.

## V. MISCELLANEOUS.

The books of the Society were audited January 11th, 1916.  
 Names and addresses of the auditors for 1914: P. J. Reaume and Wm. Dnrand,  
 Amherstburg.

## VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$170.86.	
Cash received during 1915 from:	
Dues, application and intiation fees .....	\$160 00
Interest and dividends .....	2 42
<b>Total</b> . . . . .	<b>\$162 42</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent, etc. ....	20 00
Printing, etc. ....	2 50
	<hr/>
Total expenses of management .....	\$25 50

*(b) Miscellaneous Expenditure*

Funeral benefits .....	25 00
Sick benefits .....	60 00
	<hr/>
Total expenditure .....	\$110 50
	<hr/> <hr/>

## FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

M. Weintrub, President .....	Toronto.
J. Goodman, Vice-President .....	Toronto.
J. Gartenlaub, Secretary .....	Toronto.
M. Fishler, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Two members' wives died during 1915.

Amount paid for funeral benefits during 1915, \$12.50.

## II. SICK BENEFITS.

Total membership of the Society at 31st December, 1915, 26.

Sick benefits are undertaken by the Society.

Total amount of benefits paid in 1915 in respect of sick members, nil.

Number of weeks' sickness experienced, none.

Amount paid for medical attendance, \$151.35.

Amount standing to credit of Sick Benefit Fund, 31st December, 1915. \$119.34.

## III. ASSETS.

Cash value of mortgages .....	\$200 00
Cash value of real estate .....	500 00
Cash in Northern Crown Bank, 31st December, 1915 .....	119 34
Total .....	<u>\$819 34</u>

## IV. LIABILITIES.

Liabilities .....	\$12 50
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## V. MISCELLANEOUS.

Assessments are made every three months.

Four assessments were made during 1915.

The Society's books were duly audited for 1915.

Name and address of auditor: J. Gartenlaub, Toronto.

Books of account kept by the Society are: Ledger, Journal, Receipt Book, and Protocol.

## VI. CASH RECEIPTS.

Cash from 1914, \$177.79.

Cash received during 1915 from:

Initiation fees .....	\$2 00
Dues .....	274 50
Capita tax and levies .....	12 50
Interest .....	2 25
Donations .....	12 25
<b>Total receipts .....</b>	<b>\$303 50</b>

## VII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Expenses of meeting .....	\$21 00
Travelling expenses .....	15 00
Interest .....	12 00
Printing .....	10 50
Postage .....	44 61
<b>Total expenses of management .....</b>	<b>\$103 11</b>

*(b) Miscellaneous Expenditure.*

Medical attendance and drugs .....	151 35
Funeral benefits .....	14 00
Gratuities to distressed members .....	50 00
Other expenses .....	53 10
<b>Grand totals .....</b>	<b>\$371 56</b>

## SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Antoni Wactawski, President .....	Toronto.
Walenty Bazan, Vice-President .....	Toronto.
Antoni Padiadto, Recording Secretary .....	Toronto.
Jan Exmurchowski, Financial Secretary .....	Toronto.
Stanislaw Naploszczy, Treasurer .....	Toronto.

## I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 36.

Number of members who received sick benefits, 2.
Total amount paid for sick benefits in 1915, \$69.00.
Number of weeks' sickness experienced in 1915, 26.
Amount paid for medical attendance for 1915, nil.
Balance to credit of fund, 31st December, 1915, \$412.34.

## III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1915 .....	\$412 34
Total assets .....	<u>\$412 34</u>

## IV.—LIABILITIES.—None.

## VII. CASH RECEIPTS.

Cash balance from 1914, \$365.29.	
Cash received during 1915 from:	
Application fees .....	\$17 50
Interest .....	7 65
Initiation fees .....	2 10
Dues .....	131 60
Fines .....	2 10
Totals .....	<u>\$160 95</u>



## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Travelling expenses .....	11 50
Rent .....	18 75
Salary of Recording Secretary .....	6 00
Printing .....	3 65
Postage .....	2 00
	<hr/>
Expenses of management .....	\$44 90

*(b) Miscellaneous Expenditure.*

Sick benefits .....	69 00
	<hr/>
Total expenditure .....	<u>\$113 90</u>

## ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. Morkis, President .....	Toronto.
F. Regino, Vice-President .....	Toronto.
J. Wasileuskas, Recording Secretary .....	Toronto.
J. Simonaites, Treasurer .....	Toronto.
J. Baliunas, Financial Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 10.  
 No members died during 1915. Amount of funeral benefits paid during 1915, nil.  
 No members' wives died during 1915.  
 Amount paid in respect of deceased wives, nil.  
 Cash standing to credit of Funeral Fund at 31st December, 1915, \$436.60.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1915.  
 Number of weeks' sickness experienced during 1915, 3.  
 Sick benefits amounting to \$12.00 were paid.

## III. ASSETS.

Mortgages .....	\$50 00
Cash on hand .....	11 60
Cash in Royal Bank of Canada .....	375 00
<b>Total assets .....</b>	<b>\$436 60</b>

## IV.—LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, payable each month.  
 The Society's accounts were audited monthly during 1915.  
 The books of record kept are a Ledger, Minute and Cash Book.  
 Names and addresses of the auditors for 1915: A. Morkis and J. Baliunas, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$396.56.

Cash received during 1915 from:

Initiation fees .....	\$2 00
Dues .....	55 00
Assessments .....	2 90
Interest .....	10 65
All other .....	5 70
	<hr/>
Total receipts .....	\$76 25
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	6 00
Law costs .....	5 00
Salaries .....	6 00
Printing .....	1 88
Postage, etc. ....	1 30
Travelling expenses .....	1 03
	<hr/>
Total expenses of management .....	\$24 21

*(b) Miscellaneous Expenditure.*

Sick benefits .....	12 00
	<hr/>
Total expenditure .....	\$36 21
	<hr/> <hr/>

## THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

F. Harrington .....	Toronto.
B. J. McGroarty, Secretary .....	Toronto.
A. J. Dillon .....	Toronto.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 183.

Number of members of the Society who died during 1915, 2.

Amount of funeral benefits paid during 1915, \$150.00.

Cash to credit of Funeral Fund, \$1,305.18.

## 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 1915.	29	4
Total amount of benefits paid during 1915 .....	\$450 00	\$21 00
Number of weeks' sickness experienced in 1915 .....	90	7
Amount paid for medical attendance in 1915 .....	\$112 50	\$63 00
Balance to credit of Sick and Funeral Fund, 31st December.	391 26	274 75

One member of the Grand Body was sick for 5 weeks and sick benefits amounting to \$25.00 were paid.

## V. ASSETS.

Cash in various banks .....	\$2,954 43
Total .....	<u>\$2,954 13</u>

## VI. LIABILITIES.

Amount due for medical attendance .....	\$65 00
Per capita tax .....	12 20
Rents .....	67 25
Total .....	<u>\$144 45</u>

## VII. MISCELLANEOUS.

The Society's accounts were duly audited May, 1915, and January, 1916.

Names and postoffice addresses of the auditors for 1915: Joseph Allen and Arthur Dillon, Toronto.

Number of members in Ontario at 31st December, 1915, 183.

Number of members in Ontario who died during 1915, 2.

Amount of death benefits paid to Ontario members during 1915, \$150.00.

Amount of bond of Secretary, \$300.00.

Amount of bond of Treasurer, \$1,200.00.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,318.58.

Cash received during 1915 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees .....	\$7 50	.....	.....
Initiation fees .....	.....	\$31 00	\$9 00
Dues .....	.....	622 77	226 40
Assessments .....	269 15	.....	.....
Per capita tax .....	142 87	.....	.....
Interest and dividends .....	16 45	3 45	9 93
Supplies sold .....	85	.....	.....
All other sources .....	94 57	19 55	112 93
<b>Total receipts .....</b>	<b>\$531 39</b>	<b>\$676 77</b>	<b>\$358 26</b>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1915 for:			
Per capita tax .....	\$44 50	\$142 87	\$9 75
Registration fee .....	3 00	.....	.....
Supplies bought .....	.....	85	2 47
Rent, light, heat and taxes .....	22 50	126 00	99 00
Officers' salaries .....	50 00	50 48	34 20
Printing .....	73 40	5 00	.....
Postage, etc. ....	5 50	11 05	6 30
<b>Total expenses of management.....</b>	<b>\$198 90</b>	<b>\$336 25</b>	<b>\$151 72</b>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	100 00	.....	50 00
Sick benefits .....	25 00	450 00	21 00
Medical attendance .....	.....	112 50	63 00
Other expenditure .....	25 50	12 00	.....
<b>Total expenditure .....</b>	<b>\$349 40</b>	<b>\$910 75</b>	<b>\$285 72</b>

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF  
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Aurora, Ont.*

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1915, 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 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 23.

Number of members of the Society who received sick benefits during 1915, 5.

Total amount of benefits paid in 1915, \$37.00.

Number of weeks' sickness experienced in 1915, 11.

Total amount of cash standing to credit of Sick Fund at 31st December, 1915,  
\$29.35.

III. ASSETS.

Cash value of bonds, debentures, etc. ....	\$700 00
Cash in Bank of Montreal, Aurora .....	132 55
Total assets .....	<u>\$832 55</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1915.

The Society's accounts were audited November 24th, 1915.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1915: James Vinson, Oshawa.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$678.27.

Cash received during 1915 from:

Assessments .....	\$142 54
Per capita tax and levies .....	2 20
Interest .....	46 54
<b>Total receipts .....</b>	<b>\$191 28</b>

## VIII. CASH EXPENDITURE.

*(b) Miscellaneous Expenditure.*

Sick benefits .....	37 00
<b>Total expenditure .....</b>	<b>\$37 00</b>



## SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Ottawa, Ont.*

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Gaetano Di Falco, President .....	Ottawa.
Vincenzo Macri, Secretary .....	Ottawa.
Poolo Pantalone, Treasurer .....	Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 65.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 15.

Total amount of sick benefits paid during 1915, \$265.00.

Number of weeks' sickness experienced in 1915, 53.

Amount paid for medical attendance during 1915, \$12.00.

## III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1915 .....	\$1,746 24
Total assets .....	<u>\$1,746 24</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The books of the Society were duly audited December 18th, 1915.

Names and addresses of auditors of accounts of 1915: Tomaso Spino and Vittoria Pugliese, Ottawa, Ont.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$667.28.

Cash received during 1915 from:

Application fees .....	\$9 00
Dues .....	409 55
Interest .....	28 84
Fines .....	1 75
Repayment of loan (not extended), \$1,030.00.	

Total receipts .....	<u>\$449 14</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent, etc. ....	20 00
Supplies bought .....	23 93
Salaries . . . . .	25 00
Printing . . . . .	7 25
Postage, etc. ....	2 00
All other .....	14 00

Total expenses of management .....	\$95 18
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	265 06
Medical attendance .....	12 00
Gratuities . . . . .	25 00
All other expenditure .....	3 00

Total expenditure .....	\$400 18
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## NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Hyman Stern, President .....	Toronto.
Wolfe Solomons, Secretary .....	Toronto.
Isaac Chapnick, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 61.

No members died during 1915, and no funeral benefits were paid.

Three members' children died and \$15.00 funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.

Amount paid for sick benefits, \$125.00.

Number of weeks' sickness experienced, 25.

Amount paid for medical attendance, \$244.76.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$452.17.

## III. ASSETS.

Value of real estate .....	\$700 00
Cash deposited in Dominion Bank .....	452 17
Total assets .....	<u>\$1,152 17</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited January 13th, August 22nd, November 16th, 1915, and January 14th, 1916.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and postoffice addresses of the auditors of accounts of 1915: N. Goldman, J. Cornblum and A. Fireman, Toronto.

No changes were made in regard to sick benefits during 1915.

Amount of bond of Treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$452.17.

Cash received during 1915 from:

Application fees .....	\$14 00
Dues . . . . .	363 60
Assessments . . . . .	264 50
Other sources .....	11 50
	<hr/>
Total receipts .....	\$653 60
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 06
Travelling expenses .....	15 00
Rent . . . . .	60 00
Supplies bought .....	5 25
Managing officers' salaries, etc. ....	15 00
Printing . . . . .	27 00
Postage . . . . .	30 00
All other expenses .....	16 46
	<hr/>
Total management expenses .....	\$171 71

*(b) Miscellaneous Expenditure.*

Funeral benefits (children) .....	15 00
Sick benefits .....	125 00
Medical attendance .....	244 76
	<hr/>
Total expenditure .....	\$556 47
	<hr/> <hr/>

## ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Renfrew, Ont.*

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Philip Klomon, President .....	Renfrew.
Nicholas Kobus, Vice-President .....	Renfrew.
F. Cyluski, Recording Secretary .....	Renfrew.
F. Zyvitski, Financial Secretary .....	Renfrew.
John Rouble, Treasurer .....	Renfrew.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 33. One member died during 1915, and funeral benefits were paid amounting to \$50.00. No members wives died during 1915. Amount paid in respect of deceased wives, nil. Cash standing to credit of Funeral Benefit Fund, \$656.94.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1915. Number of weeks' sickness experienced during 1915, none. No sick benefits were paid.

## III. ASSETS.

Cash in Merchants Bank, Renfrew .....	\$656 94
All other assets .....	15 00
Total assets .....	<u>\$671 94</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly. The Society's accounts were audited January 28th, 1916. The books of record are Cash Book, Ledger, Minute and Endowment Register. Names and addresses of the auditors for 1915: Simon Kashluski and August Zyvitski.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$604.02.

Cash received during 1915 from:

Assessments . . . . .	\$124 00
Interest and dividends . . . . .	17 57
<b>Total receipts . . . . .</b>	<b>\$141 57</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	1 65
Rent . . . . .	15 00
<b>Total expenses of management . . . . .</b>	<b>\$19 65</b>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Gratuities . . . . .	15 00
All other expenditure . . . . .	4 00
<b>Grand total . . . . .</b>	<b>\$88 65</b>

## THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized, 24th July, 1905; incorporated, 28 February, 1906.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

T. Rosenberg, President .....	Toronto.
Aaron Laefsky, Vice-President .....	Toronto.
Morris Lifshitz, Secretary .....	Toronto.
Harry Kaplan, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1915, was 192.

Number of members who died during 1915, 3.

Amount paid for funeral benefits, \$399.00.

Number of members' wives who died during 1915, none.

Amount of funeral benefits paid, nil.

Amount of funeral benefits paid for members' children during 1915, \$36.00.

Amount of cash standing to the credit of the fund, \$138.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Thirty-seven members received sick benefits during 1915, amounting to \$415.00.

Number of weeks' sickness experienced during 1915, 83.

Amount paid for medical attendance, \$413.54.

Amount of cash standing to credit of the fund, \$2,452.07.

## III. ASSETS.

Cash value of real estate, less incumbrances .....	\$3,000 00
Cash in Northern Crown Bank .....	480 00
Cash in Dominion Bank .....	1,281 24
Cash in Union Bank .....	947 30
Total .....	<u>\$5,708 54</u>

## IV. LIABILITIES.—\$138.00



## V. MISCELLANEOUS.

No assessments were made during the year 1915.

The accounts were duly audited quarterly during 1915.

Names and addresses of the auditors for the year 1915: J. Rosenblatt and M. Malensky, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

Amount of bond of Treasurer, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,908.03.

Cash received during 1915 from:

Application fees .....	\$22 50
Initiation fees .....	11 50
Dues, Relief Fund .....	115 65
Fines . . . . .	4 00
Dues, Hospital Fund .....	232 10
Interest . . . . .	55 96
Supplies sold .....	25 00
Dues . . . . .	1,393 20
Donations . . . . .	72 40
Per capita tax .....	529 70
Medical fees .....	442 00
All other sources .....	270 10
	<hr/>
Total receipts .....	\$3,174 11

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Supplies . . . . .	3 25
Rent . . . . .	80 75
Managing officers' salaries .....	178 20
Printing . . . . .	53 29
Postage .....	92 75
Travelling expenses .....	14 54
	<hr/>
Total expenses of management .....	\$425 78

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	435 00
Benefits to orphans .....	15 00
Sick benefits .....	415 00
Medical attendance .....	413 54
Gratuities to distressed members .....	646 50
Cemetery sidewalks .....	212 78
	<hr/>
Total expenditure .....	\$2,563 60

## YOUNG MEN'S HEBREW ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Harry Cosky, President .....	Toronto.
J. Dimond, Vice-President .....	Toronto.
S. Zied, Treasurer .....	Toronto.
Harry Zweig, Financial Secretary .....	Toronto.
I. Friedman, Recording Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 90.

No members died during 1915.

Amount of funeral benefits during 1915, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 7.

Amount paid for sick benefits during 1915, \$155.00.

Number of weeks' sickness experienced during 1915, 31.

Amount paid for medical attendance during 1915, \$110.40.

## III. ASSETS.

Value of real estate .....	\$450 00
Cash deposited in Bank of Montreal .....	803 15
Total assets .....	<u>\$1,253 15</u>

## IV. LIABILITIES.—No information.

## V. MISCELLANEOUS.

Assessments are made yearly, and payable on September 30th.

The Society's accounts were audited April 8th and December 26th, 1915.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1915: S. Schwartz and D. Cheifitz, Toronto.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$650.74.

Cash received during 1915 from:

Application fees .....	\$58 50
Dues . . . . .	911 05
Fines . . . . .	50
Interest and dividends .....	8 90
Degrees and cards .....	24 30
Assessments . . . . .	40 00
Donations . . . . .	39 95
All other sources .....	270 40
Repayment of loan (not extended), \$73.84.	

Total receipts .....	<u>\$1,353 60</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Commission and organization expenses .....	\$15 45
Registration fee .....	3 00
Supplies bought .....	36 20
Rent, etc. ....	455 00
Travelling expenses .....	15 00
Salaries, auditors' and officers's fees .....	61 00
Postage, telegrams and express .....	26 95
Printing, stationery and advertising .....	25 00
Law costs .....	3 00
Interest . . . . .	5 03

Total expenses of management .....	<u>\$645 63</u>
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*(b) Miscellaneous Expenditure.*

Cemetery . . . . .	100 00
Sick benefits .....	155 00
Medical attendance .....	110 40
Gratuities to distressed members .....	10 00
Other expenditure .....	254 00

Total expenditure .....	<u>\$1,275 03</u>
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## ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, London, Ontario.*

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. W. McGuire, President ..... London.  
 John H. Hiscocks, Secretary ..... London.  
 A. E. Barbour, 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 31st December, 1915, \$1,320,430.00.

## 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, 1914 .....	3,346	\$	c.	1,308,430 00
Add contracts taken during 1915, new and renewed .....	375			.....
Add amount by which various certificates were increased during 1915. ....				122,535 00
Gross number and amount of contracts on foot at any time during 1915.	3,721			1,430,965 00
	Number.	Amount.		
Deductions:		\$	c.	
Contracts matured in 1915 .....	27	15,760 00		
Contracts lapsed in 1915 .....	622	94,775 00		
Total deductions .....	649	110,535 00	649	110,535 00
Net contracts on foot 31st December, 1915 .....	3,072			1,320,430 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of mortgages .....	\$198,263 85
Cash value of bonds and debentures .....	118,669 40
Cash on deposit to Society's credit in Ontario Loan Debenutre Co., London, Ontario .....	9,085 79
Interest due and accrued .....	10,200 91
All other assets .....	1,145 14
<b>Total assets .....</b>	<b>\$337,365 09</b>

## VI. LIABILITIES.

Amount of claims admitted .....	\$2,495 00
Amount of other liabilities .....	338 21
<b>Total liabilities .....</b>	<b>\$2,833 21</b>

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1915.

The books of the Society were audited at the end of each month during 1915.

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 1915 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 1915.

No changes were made during 1915 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 1915, 3,072.

Amount of insurance in force in Ontario at 31st December, 1915, \$1,320,430.00.

Number of members in Ontario who died during 1915, 27.

Amount of death benefits paid to Ontario members during 1915, \$14,785.00.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$5,548.15.

Cash received during 1915 from:

Dues .....	\$30,840 00
Transfers and duplicates .....	35 00
Interest and dividends .....	16,277 44
Fire loss insurance .....	18 88
Cash received from investments (not extended), \$31,959.82.	

**Total cash receipts .....** **\$47,171 32**

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1915 for:

Commission and organization expenses .....	\$843 00
Registration fee .....	25 00
Expenses of Annual Meeting .....	80 50
Travelling expenses .....	109 25
Rent, light, heat and taxes .....	628 13
Managing officers' salaries, officers' fees .....	2,899 00
Law costs .....	83 00
Printing, stationery and advertising .....	481 72
Postage, telegrams and express .....	359 08
Guarantee premiums .....	50 00
Compensation to London & Western Trusts Co. ....	1,093 58
Other expenses .....	1,190 88
<b>Total expenses of management .....</b>	<b>\$7,843 14</b>

## (b) Miscellaneous Expenditure.

Life insurance claims .....	14,785 00
Gratuities to distressed members .....	300 00
Patriotic Fund .....	1,800 00
All other .....	200 00
Cash paid for investments (not extended), \$50,665.36.	
<b>Total expenditure .....</b>	<b>\$24,928 14</b>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	130	20,300 00	1,300 00	1	200 00
25-29.....	336	107,300 00	3,360 00	1	200 00
30-34.....	395	162,500 00	3,950 00		
35-39.....	445	203,535 00	4,450 00	1	500 00
40-44.....	482	240,620 00	4,820 00	3	2,100 00
45-49.....	421	197,930 00	4,210 00	6	2,575 00
50-54.....	335	155,395 00	3,350 00	3	1,785 00
55-59.....	264	117,220 00	2,640 00		
60-64.....	135	56,210 00	1,350 00	4	2,800 00
65-69.....	87	42,175 00	870 00	2	1,400 00
70-74.....	33	16,205 00	330 00	3	2,100 00
75-79.....	20	10,500 00	200 00	2	1,400 00
80-84.....	4	2,800 00	40 00	1	700 00
85 and over .....	12	3,500 00	120 00		
<b>Totals.....</b>	<b>3,099</b>	<b>1,336,190 00</b>	<b>30,990 00</b>	<b>27</b>	<b>15,760 00</b>

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Abe Riba, President ..... Toronto.  
 C. Straus, Treasurer ..... Toronto.  
 M. Gellman, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 143.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid in 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 28.  
 Amount of benefits paid in 1915 in respect of sick members, \$168.00.  
 Number of week's sickness experienced during 1915, 56.  
 Amount paid for medical attendance during 1915, \$227.37.  
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$139.42.

V. ASSETS.

Cash in Sterling Bank, Toronto .....	\$139 42
	<hr/>
Total assets .....	\$139 42
	<hr/> <hr/>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1915 on December 31st, 1915.  
 Name and address of auditor: L. Tredler, Toronto.  
 Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$186.79.

Cash received during 1915 from:

Dues . . . . .	\$429 00
Initiations . . . . .	10 00
	<hr/>
Total receipts .....	\$439 00
	<hr/> <hr/>



## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs .....	\$1 00
Registration fee .....	3 00
Rent, light, heat and taxes .....	60 00
Managing officers' salaries, etc. ....	16 00
Printing . . . . .	15 00
	<hr/>
Total expenses of management .....	\$95 00

*(b) Miscellaneous Expenditure.*

Sick benefits .....	168 00
Medical attendance .....	227 37
	<hr/>
Grand totals .....	\$490 37
	<hr/> <hr/>

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- H. J. Taylor, Provincial Chief Ruler .....Toronto.
- T. H. Bell, Provincial Deputy Ruler .....Toronto.
- J. Paterson, Provincial Past Chief Ruler .....Toronto.
- Wm. Rowe, Provincial Superintendent of Juveniles .....Toronto.
- J. M. Tosh, Provincial Treasurer .....Toronto.
- James Fleming, Provincial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 12; Subordinate Bodies, 318; Juveniles, 288.  
 Number of members who died during 1915, 1.  
 Amount of funeral benefits paid during 1915, \$100.00.  
 Cash to credit of fund at 31st December, 1915: Supreme Body, \$1,832.20; Juvenile, \$146.68.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1915: Subordinate Bodies, 62.  
 Amount of benefits paid in 1915, \$705.58.  
 Number of weeks' sickness experienced in 1915, 179 2-7.  
 Amount paid for medical attendance: Subordinate Bodies, \$382.85; Juvenile, \$178.17.  
 Cash standing to credit of Sick Benefit Fund at 31st December, 1915: Supreme Body, \$4,628.18; Subordinate Bodies, \$488.52.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages .....	\$3,000 00	.....	.....
Cash on hand .....	97 84	.....	.....
Cash on deposit in Bank of British North America, Toronto .....	3,037 54	229 33	30 09
Cash on deposit in Dominion Bank, Toronto .....	.....	165 19	.....
Cash on deposit in Bank of Hamilton, Hamil- ton .....	.....	113 32	22 08
Total assets .....	\$6,135 38	\$507 84	\$52 17

IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 18th February, 1916.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1915 were as follows: W. A. Gordon and A. D. Robb, Toronto.

Certain changes were made during 1915 in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1914 (not extended), \$5,040.49.			
Cash received during 1915 from:			
Initiation fees .....	.....	\$29 00	\$15 20
Dues . . . . .	\$2,049 88	382 85	81 51
Assessments . . . . .	.....	419 00	221 22
Per capita tax and levies .....	98 11	82 07	12 54
Supplies sold .....	188 19	44 39	.....
Interest . . . . .	202 87	4 85	.....
All other sources .....	508 63	218 82	2 62
Total .....	<u>\$3,047 68</u>	<u>\$1,180 98</u>	<u>\$333 09</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Per capita tax .....	.....	\$82 07	\$12 54
Registration fee .....	\$10 00	.....	.....
Law costs .....	5 00	.....	.....
Supplies bought .....	216 81	150 86	49 36
Expenses of meeting .....	11 30	.....	.....
Travelling expenses .....	25 90	.....	.....
Rent, light, heat and taxes .....	12 00	283 00	30 00
Officers' salaries .....	75 00	61 83	.....
Printing, stationery and advertising....	54 15	.....	16 83
Postage, etc. ....	45 89	19 84	9 48
Clerk hire .....	6 00	.....	.....
Total expenses of management.	<u>\$462 05</u>	<u>\$597 60</u>	<u>\$118 21</u>

*(b) Miscellaneous Expenditure.*

Per capita tax .....	.....	77 22	.....
Funeral benefits .....	100 00	.....	.....
Sick benefits .....	705 58	.....	.....
Medical attendance .....	.....	382 85	178 17
Gratuities . . . . .	.....	121 81	.....
All other expenditure .....	163 36	.....	.....
Total expenditure .....	<u>\$1,430 99</u>	<u>\$1,179 48</u>	<u>\$296 38</u>

## CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ontario.*

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas McNab, President .....Hamilton, Ont.  
 William Connor, Vice-President .....Hamilton, Ont.  
 William Oke, Secretary .....West Hamilton, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
 Total membership at 31st December, 1915, 77.  
 One member died during 1915.  
 Amount of funeral benefits during 1915, \$25.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 13.  
 Amount paid for sick benefits during 1915, \$220.43.  
 Number of weeks' sickness experienced during 1915, 56 2-3.  
 Amount paid for medical attendance during 1915, \$67.42.  
 Amount of cash standing to credit of Sick Fund, \$1,278.60.

## III. ASSETS.

Cash on hand .....	\$0 55
Cash in Bank of Hamilton .....	1,278 05
	<hr/>
Total assets .....	<u>\$1,278 60</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.  
 Society's books were duly audited on January 10th, 1916.  
 Twelve assessments were made in 1915, payable first Friday of each month.  
 The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.  
 Names and addresses of auditors for 1915 were as follows: James R. Taylor and James G. Davies, Hamilton, Ont.  
 Certain changes were made in 1915 in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,478.67.

Cash received during 1915 from:

Assessments . . . . .	\$99 75
Interest . . . . .	39 88
Total . . . . .	<u>\$139 63</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs . . . . .	\$12 52
Registration fee . . . . .	3 00
Supplies bought . . . . .	11 33
Total . . . . .	<u>\$26 85</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	25 00
Sick benefits . . . . .	220 43
Medical attendance . . . . .	67 42
Total . . . . .	<u>\$339 70</u>

## RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Brantford, Ont.*

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- Dmytro Czgyrwaty, President .....Brantford.  
 Stefen Zin, Secretary .....Brantford.  
 Michael Madarash, Treasurer .....Brantford.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 20.

No member of the Society died during 1915.

Amount paid for funeral benefits during 1915, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 3.

Amount paid for sick benefits, \$40.00.

Number of weeks' sickness experienced during 1915, 8.

Amount paid for medical attendance, nil.

Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1915, \$432.24.

## III. ASSETS.

Cash in hands of Treasurer .....	\$8 73
Cash in Bank of Hamilton, Brantford .....	423 51
Total . . . . .	<u>\$432 24</u>

## IV. LIABILITIES.—\$40.00.

## V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1915, 12.

The Society's accounts were audited December 13th, 1915.

Names and addresses of the auditors of accounts for 1915: Dmytro Czyrwaty and Stefen Zini, Brantford.

Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$352.91.

Cash received during 1915 from:

Dues . . . . .	\$125 50
Interest and dividends . . . . .	10 18
	<hr/>
Total receipts . . . . .	\$135 68
	<hr/>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs . . . . .	\$1 54
Registration fee . . . . .	3 00
Supplies bought . . . . .	11 81
	<hr/>
Total expenses of management . . . . .	\$16 35

(b) *Miscellaneous Expenditure.*

Other expenditure . . . . .	40 00
	<hr/>
Grand totals . . . . .	\$56 35
	<hr/>



## HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. T. James, President .....	Hamilton.
A. B. TenEyck, Treasurer .....	Hamilton.
R. Alchison, Secretary .....	Hamilton
W. Linstead, Committeeman .....	Hamilton.
Geo. Brewster, Committeeman .....	Hamilton.
Wm. Murdock, Committeeman .....	Hamilton.
Geo. Gunblett, Committeeman .....	Hamilton.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 83.

Total amount of funeral benefits paid during 1915, nil.

No members of the Society died during 1915.

## V. ASSETS.

Cash value of mortgages .....	\$18,500 00
Cash value of bonds, debentures, etc. ....	6,968 31
Cash on deposit to Society's credit in Bank of Hamilton .....	8,643 50
Interest due and accrued .....	276 25
Total . . . . .	<u>\$34,388 06</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No action was instituted against the Society during 1915.

Twenty-four assessments were made during 1915.

The accounts for the year 1915 were duly audited January 7th, 1916.

Name and address of auditor: Abner Fraser, Hamilton.

## VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,404.19.

Cash received during 1915 from:

Assessments . . . . .	\$5,553 26
Interest . . . . .	2,068 20
Donations . . . . .	435 00
Total receipts .....	<u>\$8,056 46</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 10
Auditors' fees .....	10 00
Printing . . . . .	4 05
	<hr/>
Total expenses of management .....	\$17 15

*(b) Miscellaneous Expenditure.*

For investments (not extended), \$6,968.31.

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\$17 15

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Herbert Worom, Grand Master .....Toronto.  
 H. J. Bentley, Grand Chancellor .....Toronto.  
 A. S. Johnson, Grand Almoner .....Toronto.

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, 1915, \$83,250.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914.....	208	\$ 86,500 00
Add contracts taken during 1915, new or renewed.....	11	4,250 00
Gross number and amount of contracts on foot at any time during 1914	219	90,750 00
	Number.	Amount.
Deductions:		
Contracts lapsed in 1915.....	20	\$ 2,500 00
Total deductions extended.....	20	2,500 00
	20	7,500 00
Net contracts on foot 31st December, 1914.....	199	83,250 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1915, was 335.

Number of members who died during 1915, 5.

Total amount of funeral benefits paid during 1915, \$500.00.

Number of members' wives who died during 1915, 1.

Total amount of funeral benefits paid during 1915 in respect of deceased wives, \$30.00.

Total cash standing to credit of funeral fund, \$842.48.

## IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1915, 44.

Amount of sick benefits paid in 1915, \$833.00.

Number of weeks' sickness experienced in 1915, 228.

Amount paid for medical attendance during 1915, \$500.48.

Total standing to credit of Sick Benefit Fund, \$1,127.40.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on deposit to Society's credit, not drawn against, in various banks .....	\$6,297 08	\$1,404 74	\$591 18
Total assets of Life Insurance Fund (not extended), \$5,274.54 .....	.....	.....	.....
Total assets of Sick and Funeral Fund (not extended), \$842.48 .....	.....	.....	.....
Total assets of General and other funds (not extended), \$180.06 .....	.....	.....	.....
All other assets .....	1,090 00	971 09	123 00
Total assets .....	<u>\$7,387 08</u>	<u>\$2,375 83</u>	<u>\$714 18</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1915, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1915.

The accounts of the Society were audited January 25th, 1916.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1915 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1915.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1915, 376.

Number of certificate holders in Ontario at 31st December, 1915, 199.

Amount of insurance in force in Ontario at 31st December, 1915, \$83,250.00.

Number of members in Ontario who died during 1915, 6.

Amount of death benefits paid to Ontario members during 1915, \$1,000.00.

## VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1914 (not extended), \$5,787.47.			
Cash received during 1915 from:			
Application fees .....	.....	\$11 00	.....
Initiation fees .....	\$34 10	39 50	\$16 00
Dues .....	.....	2,434 47	327 19
Assessments .....	1,471 25	.....	.....
Per capita tax and levies .....	445 35	.....	.....
Funeral Fund .....	413 30	.....	.....
Rent .....	.....	176 53	.....
Supplies sold .....	6 67	.....	.....
Extension Fund .....	223 90	.....	.....
Interest and dividends .....	180 90	7 85	19 85
All other sources .....	14 28	33 85	18 93
<b>Total receipts .....</b>	<b>\$2,789 75</b>	<b>\$2,603 20</b>	<b>\$381 97</b>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1915 for:			
Charter fees .....	.....	\$1 75	.....
Per capita tax or levies .....	.....	606 20	\$36 05
Organization expenses, etc. ....	\$100 00	.....	.....
Travelling expenses .....	62 10	5 75	.....
Expenses of meeting .....	.....	.....	.....
Registration fee .....	3 00	.....	.....
Rent, light, heat and taxes .....	74 88	161 00	49 85
Supplies bought .....	7 25	21 06	.....
Salaries, officers' and auditors' fees....	210 00	213 00	4 80
Clerk hire .....	3 50	.....	.....
Medical examiner's salary and expenses.	8 75	.....	.....
Fire insurance .....	3 38	7 35	.....
Printing, stationery, advertising, etc....	216 25	36 75	.....
Postage, telegrams, etc. ....	25 07	61 71	8 39
Premiums for guarantee of lodge officers	14 00	2 50	.....
Other expenses .....	51 96	35 69	13 35
<b>Total expenses of management ....</b>	<b>\$780 14</b>	<b>\$1,152 76</b>	<b>\$112 44</b>

## (b) Miscellaneous Expenditure.

Life insurance payments .....	1,000 00	.....	.....
Funeral benefits .....	500 00	30 00	.....
Sick benefits .....	.....	782 00	51 00
Medical attendance .....	.....	398 44	102 04
Gratuities to distressed members .....	.....	76 72	10 40
<b>Total expenditure .....</b>	<b>\$2,280 14</b>	<b>\$2,439 92</b>	<b>\$275 88</b>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9	4,000 00	3 71		
25-29.....	29	11,250 00	11 41		
30-34.....	47	19,500 00	21 80		
35-39.....	37	15,750 00	20 73		
40-44.....	27	10,250 00	17 30	1	500 00
45-49.....	21	9,250 00	16 77		
50-54.....	16	7,250 00	16 82		
55-59.....	7	3,000 00	6 64	1	500 00
60-64.....	3	1,500 00	3 38		
65-69.....	2	1,000 00	2 38		
70-74.....	1	500 00	3 35		
75-79.....					
80-84.....					
85 and over.....					
Totals.....	199	83,250 00	123 29	2	1,000 00

## THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ont.*

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Fidelio Di Nunzio, President .....	Hamilton.
Arcangelo Favatzio, Vice-President .....	Hamilton.
Arcangelo Felici, Secretary .....	Hamilton.
Francesco J. Rubeis, Financial Secretary .....	Hamilton.
Frank Genover, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 50.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid during 1915, none.  
 Cash to credit of fund at 31st December, 1915, \$147.40.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1915, 7.  
 Amount of benefits paid during 1915, \$95.00.  
 Number of weeks' sickness experienced in 1915, 19.  
 Medical attendance, \$35.00.

## III. ASSETS.

Cash in Royal Bank, Hamilton .....	\$147 00
Total assets .....	<u>\$147 40</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

One assessment was made during 1915.  
 The accounts of the Society were duly audited December 31st, 1915.  
 Name and address of the auditor for the year 1915: Frank Jenous, Hamilton.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$194.92.	
Cash received during 1915 from:	
Assessments and dues .....	\$308 48
Total receipts .....	<u>\$308 48</u>



## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Expenses of annual meeting .....	\$151 00
Supplies bought .....	34 50
Rent, etc. ....	18 00
Printing, etc. ....	10 00
Postage, etc. ....	12 50
	<hr/>
Total expenses of management .....	\$226 00

*(b) Miscellaneous Expenditure.*

Sick benefits .....	95 00
Medical attendance .....	35 00
	<hr/>
Total expenditure .....	<u>\$356 00</u>

## BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Smith, President .....	Toronto.
S. Caplan, Vice-President .....	Toronto.
C. H. Solomon, Treasurer .....	Toronto.
J. Ramm, Financial Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 94.

\$5.00 Funeral Benefits were paid in respect of members' children.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 11.

Amount paid for sick benefits, \$122.50.

Number of weeks' sickness experienced, 24½.

Amount paid for medical attendance, \$156.92.

Amount standing to the credit of the Society, \$176.10.

## III. ASSETS.

Cash value of real estate .....	\$710 48
Cash on deposit to Society's credit in Dominion Bank .....	219 85
<b>Total assets .....</b>	<b>930 33</b>

IV.—LIABILITIES.—No information.

## V. MISCELLANEOUS.

The books of the Society were duly audited 16th January, 1916.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1915: H. Freukel, M. Cohen, J. Smith and F. Berenstein, Toronto.

No changes were made in the Constitution and By-laws during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$192.36.

Cash received during 1915 from:

Application fees .....	\$11 00
Donations .....	94 35
Dues .....	484 25
Deposit, sale of burial ground .....	43 50
Interest .....	1 10
Assessments .....	74 95
All other .....	83 33
Degrees and cards .....	1 20

Total receipts .....	<u>\$793 68</u>
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## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1915 for:

Registration fee .....	\$3 00
Interest .....	2 10
Rent, light, heat, taxes .....	20 00
Salaries .....	4 00
Printing .....	30 55
Postage, telephones, etc. ....	19 31

	<u>\$78 96</u>
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## (b) Miscellaneous Expenditure.

Funeral benefits .....	5 00
Sick benefits .....	122 50
Medical attendance .....	156 92
Relief .....	40 00

Investments (not extended), \$362.81.

Grand totals .....	<u>\$403 38</u>
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## BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

*Head Office. Hamilton, Ont.*

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

T. Partridge, President .....	Hamilton.
W. Gates, Vice-President .....	Hamilton.
A. G. Tribbeck, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 170.

Number of members who died during 1915, 1.

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 1915, 28.

Amount of benefits paid during 1915, \$233.25.

Number of weeks' sickness experienced in 1915, 77 2-6.

Amount paid for medical attendance during 1915, \$175.00.

Total amount to credit of Sick Benefit Fund, \$358.83.

## III. ASSETS.

Cash on hand .....	\$358 83
Total .....	<u>\$358 83</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1915, 12.

The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1915.

Names and addresses of the auditors of accounts for 1915: Miss Humphrey and A. E. Hampson, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

No changes were made during 1915 in the organization or management or in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$395.68.

Cash received during 1915 from:

Dues .....	\$455 15
Donation from Company .....	75 00
	<hr/>
	\$530 15
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
	<hr/>
Total expense of management .....	\$3 00

*(b) Miscellaneous Expenditure.*

Sick benefits .....	233 25
Medical attendance .....	250 00
Gratuities to distressed members .....	80 75
	<hr/>
Total expenditure .....	\$567 00
	<hr/> <hr/>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- Thos. Barnes, President .....Hamilton.
- L. McKenzie, Vice-President .....Hamilton.
- Samuel Beech, Secretary .....Hamilton.
- H. Bricknell, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 328.  
 Number of members of the Society who died during 1915, none.  
 Total amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1915, 65.  
 Total amount of benefits paid in 1915, \$490.45.  
 Number of weeks' sickness experienced in 1915, 140.  
 Total amount of cash standing to credit of Sick Fund at 31st December, 1915,  
 \$1,456.75.

III. ASSETS.

Cash in Bank of Hamilton .....	\$1,456 75
	<hr/>
Total assets .....	\$1,456 75
	<hr/> <hr/>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.  
 Number of assessments made during 1915, 13.  
 The accounts of the Society were audited in January, 1916.  
 The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.  
 Names and addresses of auditors of accounts for 1915: J. Wise and A. Lay, Hamilton, Ont.  
 No changes were, during 1915, made in the Constitution and Rules.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,179.93.

Cash received during 1915 from:

Dues . . . . .	\$859 60
Interest . . . . .	29 32
Donations . . . . .	1,000 00
<b>Total receipts . . . . .</b>	<b>\$1,888 92</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	31 70
Supplies bought . . . . .	2 00
Salaries . . . . .	75 00
Clerk hire . . . . .	10 00
<b>Total expenses of management . . . . .</b>	<b>\$121 70</b>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	460 45
Gratuities . . . . .	30 00
For investments, not extended, \$1,000.00.	
<b>Total expenditure . . . . .</b>	<b>\$612 15</b>



IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. Heal, President .....Toronto.  
 J. Abbott, Vice-President .....Toronto.  
 W. Chapman, Secretary-Treasurer .....Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 58.  
 Number of members who received sick benefits during 1915, 12.  
 Amount of sick benefits paid during 1915, \$171.99.  
 Number of weeks' sickness experienced during 1915, 39.  
 Amount paid for medical attendance during 1915, none.  
 Amount standing to credit of Sick and Funeral Benefit Fund, \$192.95.

III. ASSETS.

Cash in Bank of Toronto, Toronto ..... \$192 95

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.  
 Twelve assessments were made during 1915.  
 The books were duly audited for 1915, June 30th, 1915, and January 8th, 1916.  
 Names and addresses of the auditors for 1916: G. McEwen and C. Jennings, Toronto.  
 Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$229.78.

Cash received during 1915 from:

Dues .....	\$144 70
Interest . . . . .	4 48
<b>Total receipts .....</b>	<b>\$149 18</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Secretary's salary 1914 and 1915 .....	10 00
Postage, etc. ....	1 02
	<hr/>
Total expenses of mauagement .....	\$14 02

*(b) Miscellaneous Expenditure.*

Sick benefits .....	171 99
	<hr/>
Total expenditure .....	<u>\$186 01</u>

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY,  
LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office. Meaford Ontario.*

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

R. F. Kent, President .....Meaford, Ont.  
Charles Shaw, Vice-President .....Meaford, Ont.  
George Overholt, Secretary .....Meaford, Ont.  
Harold Solomon, Treasurer .....Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 85.  
Number of members who died during 1915, one.  
Amount of funeral benefits paid in 1915, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1915, 16.  
Amount of benefits paid in 1915 in respect of sick members, \$245.95.  
Number of weeks' sickness experienced in 1915, 32.  
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1915,  
\$232.17.

III. ASSETS.

Cash in Molsons Bank, Meaford .....	\$232 17
Total . . . . .	<u>\$232 17</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited January 21st, 1916.  
Names and addresses of the auditors of accounts for 1915: M. Burleigh and H. Musgrove, Meaford, Ont.  
Books of record and account kept: Cash Book and Disbursement Book.  
No changes were made during 1915 in the organization, management or Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$226.46.

Cash received during 1915 from:

Dues .....	\$313 00
Interest .....	6 91
	<hr/>
Total receipts .....	\$319 91
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Law costs .....	50
Salaries, officers' and auditors' fees .....	28 75
Printing and stationery .....	10 00
	<hr/>
Total expenses of management .....	\$42 25

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Sick benefits .....	245 95
Other expenditure .....	1 00
	<hr/>
Total expenditure .....	\$314 20
	<hr/>

## TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

M. Kirschenbaum, President .....	Toronto.
N. Falk, Vice-President .....	Toronto.
R. Tozman, Treasurer .....	Toronto.
Paul Edell, Financial Secretary .....	Toronto.
B. Spiegel, Recording Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.  
 Number of members of the Society who died during 1915, 1.  
 Amount paid for funeral benefits during 1915, 95.00.  
 One member's wife died.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 14.  
 Amount paid for sick benefits during 1915, \$210.00.  
 Number of weeks' sickness experienced during 1915, 42.  
 Amount paid for medical attendance during 1915, \$368.65.

## III. ASSETS.

Real estate .....	\$1,000 00
Cash in Northern Crown Bank .....	468 57
<b>Total</b> .....	<b>\$1,468 57</b>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited November 29th, 1915.  
 The books of record or account kept are: Record Book, Ledger, etc.  
 No changes were made in 1915 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.  
 Amount of bond of Treasurer, \$100.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$627-16.

Cash received during 1915 from:

Application fees .....	\$2 00
Dues .....	964 75
Interest .....	9 25
<b>Total receipts .....</b>	<b>\$976 00</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs .....	\$40 94
Registration fee .....	5 00
Supplies bought .....	54 50
Rent, light, heat and taxes .....	80 25
Travelling expenses .....	20 00
Printing, stationery and advertising .....	42 50
Postage .....	57 75
<b>Total expenses of management .....</b>	<b>\$300 94</b>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	95 00
Sick benefits .....	210 00
Medical attendance .....	368 65
Gratuities to distressed members .....	60 00
<b>Total expenditure .....</b>	<b>\$1,034 59</b>

## NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office. Toronto, Ont.*

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Pillsbury, President .....	Toronto.
Wm. Galloway, Vice-President .....	Toronto.
James S. Morrison, Treasurer .....	Toronto.
Geo. Clarke, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 71.  
 Number of members who died during 1915, 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 1915, 29.  
 Amount of benefits paid during 1915, \$417.45.  
 Number of weeks' sickness experienced in 1915, 105.  
 Amount paid for medical attendance during 1915, nil.  
 Total amount to credit of Sick Benefit Fund, \$242.46.

## III. ASSETS.

National Iron Works .....	\$100 00
Cash in Standard Bank, Toronto .....	142 46
Total .....	<u>\$242 46</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made semi-monthly.  
 Number of assessments made during 1915, 22.  
 The Society's accounts were audited February 17th, 1916.  
 Names and addresses of the auditors of accounts for 1915: H. Hambleton and R. Smith, Toronto.  
 Books of record and account: Cash Book, Minute and Order Books.  
 Certain changes were made during 1915 in the organization or management or in the Constitution and rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$360 04.

Cash received during 1915 from:

Interest . . . . .	\$5 67
Dues . . . . .	313 70
	<hr/>
Total receipts . . . . .	\$319 37
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	1 50
Salaries . . . . .	15 00
	<hr/>
Total management expenses . . . . .	\$19 50

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	417 45
	<hr/>
Total expenditure . . . . .	\$436 95
	<hr/> <hr/>

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Ottawa, Ontario.*

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Luigi Almagro, President .....	Ottawa.
Broggio Caraliere, Vice-President .....	Ottawa.
Benedetto Lobalbo, Secretary .....	Ottawa.
R. A. Graziadel, Treasurer .....	Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 49.  
 Number of members who died in 1915, none; amount paid for funeral benefits, nil  
 Number of members who received sick benefits in 1915, 8.  
 Total amount paid for sick benefits in 1915, \$120.00.  
 Number of weeks' sickness experienced in 1915, 24.  
 Medical attendance, \$11.00.  
 Balance to credit of fund, 31st December, 1915, \$99.95.

III. ASSETS.

Cash on hand .....	\$99 95
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IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited 31st August and 27th December, 1915.

The names and addresses of the auditors were as follows: Cuccaro Vincenzo and Luigi Gralleanardi, Ottawa.

VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$793.89. "	
Cash received during 1915 from:	
Application fees .....	\$19 00
Dues . . . . .	277 00
Supplies . . . . .	2 60
Interest . . . . .	24 25
<b>Total . . . . .</b>	<b>\$322 85</b>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Rent . . . . .	26 66
Supplies bought .....	16 25
Officers' salaries .....	10 00
Postage, etc. ....	9 80
Printing . . . . .	9 75
	<hr/>
Total expenses of management .....	\$75 46

*(b) Miscellaneous Expenditure.*

Sick benefits .....	120 00
Medical attendance .....	11 00
All other expenditure .....	16 44
	<hr/>
Total expenditure .....	\$222 90

## DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ontario.*


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 Incorporated in Ontario, 17th March, 1913.
 

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The Executive Officers of the Society at the 31st December, 1915 were as follows:

C. Welsford, President .....	Toronto.
C. Warner, Vice-President .....	Toronto.
L. P. Arlett, Secretary-Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 508.

Three members died during 1915.

Funeral benefits paid during 1915, 90.00.

## II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 128.

Amount paid for sick benefits, 949.04.

Number of weeks' sickness experienced, 237.

Amount paid for medical attendance, 895.50.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$1,267.71.

## III. ASSETS.

Cash on hand .....	\$129 15
Cash deposited in Bank of Toronto .....	1,138 56
	<hr/>
Total assets .....	\$1,267 71

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are semi-monthly.

The Society's accounts were audited June 30th and December 31st, 1915.

The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.

Names and post office addresses of the auditors of accounts of 1915: J. E. Jones and J. H. Carstens, Toronto.

No changes were made in regard to sick benefits during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$634.11.

Cash received during 1915 from:

Assessments . . . . .	\$2,654 70
Interest and dividends . . . . .	25 84
Donations . . . . .	160 00
 Total receipts . . . . .	 \$2,840 54

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee . . . . .	\$10 00
Expenses of annual meeting . . . . .	109 95
Salaries . . . . .	145 00
Printing, etc. . . . .	1 25
Postage, etc. . . . .	5 20
Other expenses . . . . .	1 00
 Total expenses of management . . . . .	 \$272 40

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	90 00
Sick benefits . . . . .	949 04
Medical attendance . . . . .	895 50
 Grand total . . . . .	 \$2,206 94

## GOOLD, SHAPLEY &amp; MUIR COMPANY, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Brantford, Ontario.*

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

B. T. Leggett, President .....	Brantford.
W. H. Brierly, 2nd Vice-President .....	Brantford.
E. A. Danby, Treasurer .....	Brantford.
Walter J. Davies, Secretary .....	Brantford.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 217.

One member died during 1915.

Amount of funeral benefits during 1915, \$30.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 34.

Amount paid for sick benefits during 1915, \$682.40.

Number of weeks' sickness experienced during 1915, 172 $\frac{1}{3}$ .

Amount standing to credit of sick benefit fund, \$242.00.

## III. ASSETS.

Cash deposited in Bank of Montreal .....	\$242 00
Total assets .....	\$242 00

## IV. LIABILITIES.

Amount of sick benefits unpaid .....	\$21 00
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## V. MISCELLANEOUS.

Assessments are made when necessary.

Sixteen assessments were made during 1915.

The Society's accounts were audited January 20th, 1916.

The books of record are: Account Book, Minute Book and Financial Assessment Books.

Names and addresses of the auditors for 1915: J. Black and Chas. G. Pryce, Brantford.

Certain changes were made during 1915 in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$306.61.

Cash received during 1915 from:

Assessments and dues .....	\$679 30
Interest . . . . .	4 31
	<hr/>
Total receipts .....	683 61
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Salaries, auditors' and officers' fees .....	32 00
Postage, etc. ....	0 82
	<hr/>
Total expenses of management .....	\$35 82

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	30 00
Sick benefits .....	682 40
	<hr/>
Total expenditure .....	\$748 22
	<hr/> <hr/>



## CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, London, Ontario.*

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. G. R. Bartram, Grand Master .....	London
L. S. Holmes, Deputy Grand Master .....	London.
E. W. J. Griffith, Grand Secretary .....	London.
Robert Ernest Ruse, Grand Treasurer .....	London.

## I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 64.  
 Number of members who received sick benefits in 1915, 7.  
 Total amount paid for sick benefits in 1915, \$98.54.  
 Number of weeks' sickness experienced in 1915, 19 5-7.  
 Amount paid for medical attendance for 1915, none.  
 Balance to credit of fund, 31st December, 1915, \$278.93.

## III. ASSETS.

Cash on hand .....	\$0 75
Cash standing to credit in Home Bank, 31st December, 1915 .....	280 58
All other assets .....	159 25
Total assets .....	<u>\$440 58</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1915.  
 The Society's accounts were audited February 4th, 1916.  
 The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.  
 Names and addresses of the auditors for 1915: Norman E. Peel and Frederick J. Delaney, London.  
 Amount of bond of Secretary, \$250.00.  
 Amount of bond of Treasurer, \$250.00.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$195.90.	
Cash received during 1915 from:	
Application and initiation fees .....	\$35 00
Per capita tax and levies .....	70 90
Assessments .....	202 60
Interest .....	5 67
Total receipts .....	<u>\$314 17</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	3 00
Supplies bought .....	72 50
Commission and organization expenses .....	52 00
Postage . . . . .	2 70
	<hr/>
Total management expenses .....	\$130 20

*(b) Miscellaneous Expenditure.*

Sick benefits .....	98 54
	<hr/>
Total expenditure .....	\$228 74
	<hr/> <hr/>

## 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, 1915.

*Head Office, Orange Hall, Ottawa.*

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Gilbert Robinson, Worshipful Master .....	Ottawa.
M. B. Knox, Deputy Master .....	Ottawa.
H. W. Bishop, Recording Secretary .....	Ottawa.
Jas. Carley, Treasurer .....	Ottawa.

## I. FUNERAL BENEFITS.

Number of members who died during 1915, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 239.

Number of members of the Society who received sick benefits during 1915, 8.

Total amount of benefits paid in 1915, \$78.00.

Number of weeks' sickness experienced in 1915, 26.

Total amount of cash standing to credit of Sick Fund at 31st December, 1915, \$519.19.

## III. ASSETS.

Cash in bank .....	\$519 19
Total assets .....	<u>\$519 19</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited for 1915 on December 17th, 1915.

Names and addresses of auditors: Thos. H. McCord and W. J. Kissick, Ottawa.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$140.23.

Cash received during 1915 from:

Dues .....	\$281 00
Application and Initiation fees .....	31 25
Supplies sold .....	82 90
All other sources .....	72 55
Total receipts .....	<u>\$467 70</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Per capita tax or levies for management .....	\$58 00
Supplies bought .....	132 84
Travelling expenses .....	75 00
Rent, light, heat and taxes .....	33 00
Printing, etc. ....	23 50
Other expenses .....	60 99
<b>Total expenses of management .....</b>	<b>\$383 33</b>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	144 20
<b>Total expenditure .....</b>	<b>\$527 53</b>

## ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. J. Taylor, Chairman of Executive .....	Toronto.
K. B. Paterson, Treasurer .....	Fairbank.
J. E. Whiteley, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 421.

Three members died during 1915.

Funeral benefits paid during 1915, \$313.75.

Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1915, \$20.06.

## II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 70.

Amount paid for sick benefits, \$1,067.44.

Number of weeks' sickness experienced, 280 2-6.

Amount paid for medical attendance, \$103.75.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$252.78.

## III. ASSETS.

Cash deposited in Bank of Montreal, Toronto .....	\$272 84
Total assets .....	<u>\$272 84</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made every two weeks.

Twenty-six assessments were made during 1915.

The society's accounts were audited June 4th and December 18th, 1915.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1915: Thos. W. Crompt and Chas. H. Knight, Toronto.

Certain changes were made in regard to sick benefits during 1915.

Amount of bond of Secretary, \$250.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$134.78.

Cash received during 1915 from:

Application fees .....	\$38 00
Assessments .....	2,751 25
Per capita tax and levies .....	207 00
Fines .....	6 00
Degrees and cards .....	23 40
Interest and dividends .....	12 20
All other sources .....	101 25

Total receipts .....	<u>\$3,139 10</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fees .....	\$3 00
Expenses of annual meeting .....	7 50
Supplies bought .....	1 55
Rent, light, heat and taxes .....	14 50
Salaries .....	170 20
Printing, etc. ....	15 60
Postage, etc. ....	13 95
Guarantee of lodge officers .....	2 50

Total expenses of management .....	<u>\$228 80</u>
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	313 75
Sick benefits .....	1,067 44
Medical attendance .....	103 75
Refund to members .....	1,287 30

Grand total .....	<u>\$3,001 04</u>
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## TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, March 5th, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Robert Beaton, President .....Toronto.  
 John Stanhope, Vice-President .....Toronto.  
 Edward Felton, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 199.

Two members died during 1915.

Funeral benefits paid during 1915, \$80.00.

Two members wives died during 1915, and \$40.00 funeral benefits paid.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$100.00.

## II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 46.

Amount paid for sick benefits, \$612.00.

Number of weeks' sickness experienced, 153.

Amount paid for medical attendance, nil.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$100.00.

## III. ASSETS.

Cash on hand .....	\$9 96
Cash deposited in Imperial Bank, Toronto .....	750 85
Total assets .....	<u>\$760 81</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made twice a month.

Twenty-four assessments were made during 1915.

The Society's accounts were audited December 11th, 1915.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurers's Receipt Book.

Names and post office addresses of the auditors of accounts of 1915: C. Richards, A. Spalding and M. McMaster, Toronto.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$201.21.

Cash received during 1915 from:

Application fees .....	\$28 00
Assessments .....	1,389 50
Interest .....	10 10
	<hr/>
Total receipts .....	\$1,427 60
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs .....	\$1 00
Registration and incorporation fees .....	3 00
Salaries .....	30 00
Supplies bought .....	10 00
Printing .....	7 50
Postage .....	1 46
	<hr/>
Total expenses of management .....	\$52 96

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	120 00
Sick benefits .....	612 00
Dividends to members .....	642 85
	<hr/>
Grand total .....	\$1,427 81
	<hr/>

## SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto. Ont.*


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Organized February 27th, 1914; incorporated in Ontario 1st April, 1914.

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

Joseph Calcagno, President ..... Toronto.  
 M. Calderone, Financial Secretary ..... Toronto.  
 John Longo Treasurer ..... Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 152.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid during 1915, none.  
 Cash to credit of fund at 31st December, 1915, \$1,341.73.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1915, 12.  
 Amount of benefits paid in 1915, \$90.00.  
 Number of weeks' sickness experienced in 1915, 18.  
 Amount paid for medical attendance during 1915, \$195.51.

## III. ASSETS.

Cash in Bank of Toronto, Toronto .....	\$1,341 73
Total assets .....	<u>\$1,341 73</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Four assessments were made during 1915.  
 The accounts of the Society were duly audited December 30th, 1915.  
 Names and addresses of the auditors for the year 1915: V. Leo and J. Pusater  
 Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$613.76.

Cash received during 1915 from:

Application fees .....	\$19 00
Dues ..	861 00
Assessments ..	254 00
Fines ..	3 00
Supplies sold .....	53 80
Interest ..	21 95
All other sources .....	39 86
	<hr/>
Total receipts .....	\$1,252 61

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Law costs .....	\$5 00
Registration fees .....	3 00
Expenses of annual meeting .....	3 00
Supplies bought .....	3 00
Travelling expenses .....	4 75
Rent and heat, etc. ....	35 00
Printing ..	82 82
Postage ..	21 00
Other expenses .....	81 56
	<hr/>
Total expenses of management .....	\$239 13

*(b) Miscellaneous Expenditure.*

Sick benefits .....	90 00
Medical attendance .....	195 51
	<hr/>
Total expenditure .....	\$524 64

## STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ontario.*


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 Incorporated in Ontario, 7th August, 1914.
 

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

Jos. Tomlinson, President .....Toronto.  
 D. Male, Vice-President .....Toronto.  
 O. L. Strickland, Recording Secretary .....Toronto.  
 Geo. Wright, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 59.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid in 1915, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 2.  
 Amount of benefits paid in 1915, in respect of sick members, \$40.00.  
 Number of weeks' sickness experienced during 1915, 10.  
 Amount paid for medical attendance during 1915, \$35.44.  
 Amount standing to credit of Fund at 31st December, 1915, \$185.76.

## III. ASSETS.

Cash in Dominion Bank, Toronto .....	\$220 06
Total assets .....	<u>\$220 06</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and Meeting Book.

The accounts of the Society were audited quarterly during 1915.

Names and addresses of the auditors for 1915 were as follows: F. E. Smith and T. Loke, Toronto.

During 1915 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$13.25.

Cash received during 1915 from:

Initiation fees .....	\$35 50
Dues . . . . .	132 50
Assessments . . . . .	11 50
Interest and dividends .....	1 40
All other (concord balance) .....	142 76
	<hr/>
Total . . . . .	\$323 68
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Rent, etc. ....	\$20 00
Supplies . . . . .	2 50
Registration fee .....	3 00
Postage . . . . .	0 71
Printing . . . . .	7 70
Salaries . . . . .	1 00
	<hr/>
Total expenses of management .....	\$34 91

*(b) Miscellaneous Expenditure.*

Sick benefits .....	40 00
Medical attendance .....	35 44
All other .....	6 50
	<hr/>
Total expenditure .....	\$116 85
	<hr/> <hr/>

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF  
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

James M. Strachan, President .....Toronto.  
Chas. T. Baker, Treasurer .....Toronto.  
William W. Young, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 1,196 (Ontario, 583).

Number of members who died during 1915 in Canada, 6 (Ontario, 4).

Amount of funeral benefits paid in 1915, \$265.00.

One member's wife died and \$25.00 funeral benefits were paid (Canada).

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 46.

Amount of benefits paid in 1915 in respect of sick members, \$922.83.

Number of weeks' sickness experienced in 1915, 382 3-7.

III. ASSETS.

	Supreme.	Subordinate.
Cash in various banks .....		\$1,505 44
Cash in various banks .....	\$4,647 41	5,177 52
Total .....	\$4,647 41	\$6,682 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1915: H. Day and E. E. G. Williams, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1915 in the organization or management and in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

*Executive Board.*

Cash balance from 1914 (not extended), \$743.58.

Cash received during 1915 from:

Received from Branches .....	\$296 50
General Office .....	10,000 00
Interest .....	74 67
	<hr/>
	\$10,371 17

## VIII. CASH EXPENDITURE.

Cash paid during 1915 for:

Surgeon's certificates .....	\$20 00
Law costs .....	79 40
Registration fee .....	10 00
Rent and storage .....	280 00
Postage and express .....	94 32
Special delegations .....	83 60
Monthly Journal .....	171 00
Banking expenses .....	7 43
Auditing accounts .....	172 22
Supplies .....	219 25
Salaries .....	442 51
Insurance .....	7 97
Remitted to branches .....	4,350 00
Depreciation of currency in exchange .....	529 64
	<hr/>
	\$6,467 34

## IX. CASH RECEIPTS.

*Branch Accounts.*

Cash balance from 1914 (not extended), \$9,563.67.

Cash received during 1915 from:

Initiation fees .....	\$73 78
Dues .....	15,966 98
Supplies .....	52 51
Interest .....	170 11
Executive Board .....	4,350 00
All other .....	263 89
	<hr/>
	\$20,877 27

## X. EXPENDITURE.

Cash paid during 1915 for:

Travelling expenses .....	\$37 45
Meetings .....	83 75
Premiums .....	19 50



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Postage .....	229 69
Stationery and printing .....	49 39
Salaries .....	1,205 51
Rent .....	1,804 90
Banking expenses .....	124 27
Auditing accounts .....	169 52
Per Capita to U. B. ....	1,171 30
Delegates to councils .....	379 91
Sick benefits .....	1,624 10
Funeral benefits .....	290 00
Superannuation .....	2,536 50
Gratuities (to unemployed, etc.) .....	12,017 44
Accident benefit .....	1,000 00
Remitted to District Office, Toronto .....	296 50
All other .....	718 25
	<hr/>
	\$23,757 98

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SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Niagara Falls, Ont.*

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Domenico Rocca, President .....Niagara Falls.  
 Rocco DeLucia, Secretary .....Niagara Falls.  
 Donato Perotti, Treasurer .....Niagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 37.  
 One member died during 1915, and \$100.00 funeral benefits were paid.  
 Amount standing to credit of Fund, \$53.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.  
 Total amount of sick benefits paid during 1915, \$40.00.  
 Number of weeks' sickness experienced during 1915, 7.  
 Amount paid for medical attendance, \$12.00.  
 Amount standing to credit of Fund, \$29.00.

III. ASSETS.

Cash on hand .....	\$35 00
Cash in Royal Bank, Niagara Falls, 1915 .....	47 00
<b>Total assets .....</b>	<b>\$82 00</b>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1915.  
 The books of the Society were duly audited 15th November, 1915.  
 Three books of record are kept.  
 Name and address of auditor of accounts of 1915: A. Anastasio, Niagara Falls.  
 No changes were made during 1915 in the constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$125.00.

Cash received during 1915 from:

Application fees .....	\$30 00
Dues .....	84 00
Assessments .....	49 00
Fines .....	12 00
Donations .....	10 00
	<hr/>
Total .....	\$185 00
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Supplies .....	60 00
Rent, light, heat, etc. ....	6 00
Printing .....	7 00
	<hr/>
Expenses of management .....	\$76 00

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	100 00
Sick benefits .....	40 00
Medical attendance .....	12 00
	<hr/>
	\$228 00
	<hr/> <hr/>

## KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

D. Lichtenstien, President .....	Toronto.
C. Howitz, Vice-President .....	Toronto.
S. Manella, Financial Secretary .....	Toronto.
F. Levine, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1915, was 70.

Number of members of the Society who died in 1915, none.

Funeral benefits paid in 1915, for members' wives, \$25.00.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 8.

Total amount of benefits paid in 1915, \$110.00.

Number of weeks' sickness experienced in 1915, 22.

Amount paid for medical attendance, \$214.87.

## III. ASSETS.

Cash on deposit in Bank of Nova Scotia, Toronto .....	\$97 63
Cash value of real estate .....	433 17
Total .....	<u>\$530 80</u>

## IV. LIABILITIES.—\$80.00.

## V. MISCELLANEOUS.

The Society's accounts for 1915 were audited January 4th, 1916.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1915: S. Moshenberg and Y. Yura, Toronto.

No changes were made in 1915 in the organization or management of the Society or in relation to benefits.

Amount of bond of Treasurer, \$50.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$34.98.

Cash received during 1915 from:

Application fees .....	\$6 00
Dues . . . . .	645 25
Interest . . . . .	67
Fines . . . . .	1 65
	<hr/>
Total receipts .....	\$653 57
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Per capita tax .....	\$1 00
Registration fee .....	3 00
Rent, light, heat and taxes, etc. ....	41 00
Supplies bought .....	18 03
Investigation of claims .....	2 00
Salaries . . . . .	40 00
Printing, stationery and advertising ..	38 72
Postage, telegrams and express .....	57 89
Clerk hire .....	2 00
Law costs .....	13 00
All other expenses .....	18 84
	<hr/>
	\$235 48

*(b) Miscellaneous Expenditure.*

Funeral benefits (children) .....	25 00
Sick benefits .....	110 00
Medical attendance .....	214 87
Other expenditure .....	5 57
	<hr/>
Grand totals .....	\$590 92
	<hr/> <hr/>

## THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Hamilton, Ontario.*

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Malin, President .....Hamilton.  
 Maxim Marta, Secretary .....Hamilton.  
 Nicolae Purece, Treasurer .....Hamilton.

## I. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a membership of 19.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid during 1915, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1915, 6.  
 Amount of benefits paid in 1915, \$73.50.  
 Number of weeks' sickness experienced in 1915, 18 2-7.  
 Amount paid for medical attendance, \$2.00.

## III. ASSETS.

Cash on hand .....	\$3 90
Cash in Bank of Hamilton, Hamilton .....	555 03
	<hr/>
Total assets .....	\$558 93

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.  
 The accounts of the Society were duly audited for 1915.  
 Amount of bond of treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$466.51.

Cash received during 1915 from:

Application fees .....	\$4 00
Dues .....	119 60
Supplies sold .....	14 00
Interest .....	13 40
All other sources .....	21 00
	<hr/>
Total receipts .....	\$172 00
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Registration fee .....	\$3 00
Postage .....	1 11
	<hr/>
Total expenses of management .....	\$4 11

*(b) Miscellaneous Expenditure.*

Sick benefits .....	73 50
Medical attendance .....	2 00
	<hr/>
Total expenditure .....	\$79 61
	<hr/> <hr/>



## HAY &amp; COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Woodstock, Ontario.*

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

A. H. Morrison, President .....	Woodstock.
H. Baker, Vice-President .....	Woodstock.
H. J. Watson, Treasurer .....	Woodstock.
W. A. Dugit, Secretary .....	Woodstock.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of—. No information.

Number of members who received sick benefits during 1915, 20.

Amount of sick benefits paid during 1915, \$184.25.

Number of weeks' sickness experienced during 1915, 64.

Amount paid for medical attendance during 1915, \$131.63.

Total cash standing to the credit of the fund at 31st December, 1915, \$117.60.

## III. ASSETS.

Cash in Royal Bank, Woodstock .....	\$117 60
Total assets .....	<u>\$117 60</u>

## IV. LIABILITIES.

Medical attendance .....	\$43 13
Total liabilities .....	<u>\$43 13</u>

## V. MISCELLANEOUS.

Assessments are made every four weeks.

Thirteen assessments were made during 1915.

The books were duly audited for 1915, 31st December, 1915.

Names and addresses of the auditors for 1915. Jas. Masson and J. G. Harrison, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book.

No changes were made during 1915 in the Constitution and Rules.

## VII. CASH RECEIPTS.

*(a) Expenses of Management.*

Cash balance, 31st December, 1914, \$56.49.

Cash received during 1915 from:

Dues .....	\$411 75
Interest .....	1 24
	<hr/>
Total receipts .....	\$412 99
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Charter fees .....	\$3 00
Registration fee .....	3 00
Officers' salaries .....	30 00
	<hr/>
Total expenses of management .....	\$36 00

*(b) Miscellaneous Expenditure.*

Sick benefits .....	184 25
Medical attendance .....	131 63
	<hr/>
Grand totals .....	\$351 88
	<hr/>

## HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Lt.-Col. W. A. Collins, President .....	Toronto.
T. M. Burn, Vice-President .....	Toronto.
Major W. H. Cooper, Secretary .....	Toronto.
G. H. Youell, Treasurer .....	Toronto.
F. J. Porter, Trustee .....	Toronto.
T. A. J. Moon, Trustee .....	Toronto.
W. A. Sawyer, Trustee .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
 Total membership at 31st December, 1915, 131.  
 Number of members who died during 1915, 5.  
 Amount paid for funeral benefits, \$220.00.

## III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:

Bank of Commerce, Toronto .....	\$2,185 94
Other assets .....	434 37
<b>Total assets .....</b>	<b>\$2,620 31</b>

## IV. LIABILITIES.—None.

## V. 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, 1915.  
 Names and addresses of auditors for 1915 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.  
 Treasurer's bond, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,285.83.

Cash received during 1915 from:

Donations .....	\$34 55
Initiation fees .....	9 00
Dues .....	373 01
Supplies sold .....	7 00
Interest .....	68 17
Other sources .....	15 00
	<hr/>
Total .....	\$506 73
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Salaries, officers' and auditors' fees .....	\$76 50
Registration fee .....	3 00
Printing .....	77 60
Rent, light, etc. ....	22 00
Postage, express, etc. ....	4 75
Premium for guarantee of lodge officer .....	1 00
	<hr/>
Total expenses of management .....	\$184 85

*(b) Miscellaneous Expenditure.*

Fuueral benefits .....	220 00
Gratuities to distressed members .....	51 25
All other expenditure .....	37 35
	<hr/>
Total expenditure .....	\$493 45
	<hr/> <hr/>

## TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, 152 Adelaide Street West, Toronto, Ont.*

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. W. Fox, Chairman .....	Toronto.
R. J. McGowan, Secretary .....	Toronto.
John Patterson, Treasurer .....	Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1914 .....	330
Additional contracts taken in 1915 .....	13
Gross number on foot at any time during 1915 .....	343
Contracts matured .....	24
Contracts on foot at 31st December, 1915 .....	<u>319</u>

## III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

## V. ASSETS.

Cash .....	\$269,298 78
Total .....	<u>\$269,298 78</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited for 1915 by Walter Sterling, March 15th, 1916.

No changes were made in the by-laws during 1915.

## VIII. CASH RECEIPTS.

Balance from 1914 (not extended), \$245,486.53.

Cash received during 1915 from:

Assessments .....	\$17,920 32
Interest and dividends .....	11,495 50
Donations .....	525 00
City grant .....	8,750 00
Total receipts .....	<u>\$38,690 82</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 from:

Registration fee .....	\$3 00
Total expenses of management .....	\$3 00

*(b) Miscellaneous Expenditure.*

Pension .....	14,875 57
Total expenditure .....	\$14,878 57

## OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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 Organized 1867; incorporated November, 1895.
 

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

P. M. Draper, President .....	Ottawa.
Hugh Borthwick, Vice-President .....	Ottawa.
J. K. Peffers, Secretary-Treasurer .....	Ottawa.
J. A. Murphy, Recording Secretary .....	Ottawa.
A. E. Sheppard, Corresponding Secretary .....	Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.

Total membership of Local Union, 374.

Five members of the Society died during 1915.

Total amount of funeral benefits paid, \$2,000.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the local body.

Number of members of the Society who received sick benefits during 1915, 31.

Total amount of benefits paid in 1915, \$755.00.

Number of weeks' sickness experienced in 1915, 151.

Total amount of cash standing to credit of Sick Fund, \$367.90.

## III. ASSETS.

Cash on deposit in Bank of Ottawa .....	\$367 90
Total . . . . .	<u>\$367 90</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

When were the Society's accounts audited? Monthly.

Names and addresses of the auditors for 1915 were: J. I. Dioune, James McCann and Evan Hyde, of Ottawa.

Books of account kept by the Secretary are: Ledger and Day Book.

No changes were made in the organization or management of the Society during 1915.

Amount of Secretary-Treasurer's bond, \$1,500.00.



## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$458.72.

Cash received during 1915 from:

Dues . . . . .	\$652 46
Interest . . . . .	11 72
Total receipts . . . . .	<u>\$664 18</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	\$755 00
Funeral benefits (International Union) . . . . .	2,000 00
Total expenditure . . . . .	<u>\$2,755 00</u>

## TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto.*

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Jas. G. Reid, 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 737.

Number of members who died during 1915, 4.

Amount of funeral benefits paid in 1915. \$200.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 23.

Amount of benefits paid in 1915 in respect of sick members, \$315.00.

Number of weeks' sickness experienced in 1915, 105.

Amount of cash to credit of Sick and Funeral Benefit Fund 31st December, 1915.  
\$388.71.

## III. ASSETS.

Cash value of real estate .....	\$35,000 00
Cash on hand .....	81 60
Cash in bank .....	458 89
Furniture, etc. ....	1,790 00
<b>Total assets .....</b>	<b>\$37,330 49</b>

## IV. LIABILITIES.

Due on mortgage .....	\$5,600 00
All other .....	1,154 14
	<b>\$6,754 14</b>

## V. MISCELLANEOUS.

Dues are payable quarterly by the members.

The books of the Society were audited in January, April, July and October of 1915.

Books of record or account kept: Ledger and Blotter.

The names and post office addresses of the auditors for 1915 were as follows:  
C. Fairhead and Miss Fairhead, Toronto.

Certain changes were made during 1915 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary, \$200.00.

Amount of bond of Treasurer, \$300.00.

#### VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$448.96.

Cash received during 1915 from:

Dues, application and initiation fees .....	\$1,432 33
Interest . . . . .	24 75
Rent . . . . .	307 00
All other sources .....	2,794 91
 Total . . . . .	 \$4,558 99

#### VIII. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1915 for:

Registration fee .....	\$10 00
Interest on mortgage .....	748 00
Rent, light, heat and taxes .....	280 88
Managing officers' salaries and auditors' fees .....	670 00
Printing, etc. ....	6 25
 Total . . . . .	 \$1,715 13

##### (b) Miscellaneous Expenditure.

Funeral benefits .....	200 00
Sick benefits .....	315 00
All other .....	2,389 11
 Total expenses .....	 \$4,619 24

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- C. J. Foy, Provincial President .....Perth.
- Samuel Cross, Vice-President .....Ottawa.
- Thos. R. Donovan, Provincial Secretary .....Ottawa.
- W. J. Cantwell, Provincial Treasurer .....Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,236.  
 Number of members of the Society who died during the year 1915, 11.  
 The total amount of funeral benefits paid during 1915, \$3,300.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1915: Subordinate bodies, 70.  
 Total amount of sick benefits paid during 1915: Subordinate bodies, \$2,267.65.  
 Number of weeks' sickness experienced in 1915: Subordinate lodges, 453.  
 Amount paid for medical attendance during 1915: Subordinate lodges, \$1,134.97.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages .....	\$10,000 00	.....
Cash in Standard Bank, Ottawa .....	6,498 86	.....
Cash in Bank of Ottawa, Ottawa .....	5,581 82	.....
Interest due and accrued .....	350 00	.....
All other assets .....	.....	\$4,039 55
	\$22,430 68	\$4,039 55

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.  
 Four assessments were made during the year 1915, payable 1st January, March, July and October.  
 The books and accounts were duly audited February 22nd, 1916.  
 Names of auditors: Cunningham & Co., Ottawa.  
 The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.  
 Amount of bond of Grand Treasurer, \$15,000.00.  
 Amount of bond of Grand Secretary, \$500.00.

## VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1914 (not extended), \$24,157.42.		
Cash received during 1915 from:		
Application fees .....		\$48 00
Dues .....		6,561 64
Initiation fees .....		45 00
Per capita tax .....	\$825 90	44 67
Assessments .....	4,867 70	4,688 67
Supplies sold .....	73 45	.....
Interest .....	728 75	103 36
All other sources .....		451 79
<b>Total</b> .....	<b>\$6,495 80</b>	<b>\$11,943 13</b>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Supreme Body.	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:			
Per capita tax .....	\$90 60	.....	\$375 42
Registration fee .....		\$10 00	.....
Medical examiner's salary .....		.....	15 50
Annual meeting .....		25 75	.....
Supplies bought .....		53 20	220 23
Rent, light, heat and taxes .....		.....	914 52
Officers' salaries and auditors' fees.....		475 00	678 50
Exchange on cheques .....		2 25	.....
Postage, etc. ....		.....	126 15
Printing, stationery, etc. ....		96 44	.....
Guarantee premiums .....		52 75	17 75
Law costs .....		20 00	.....
<b>Total expenses of management</b> ....	<b>\$90 60</b>	<b>\$735 39</b>	<b>\$2,348 07</b>

## (b) Miscellaneous Expenditure.

Endowments or payments in nature thereof .....		.....	4,778 00
Per capita tax or levies .....		.....	1,021 66
Life insurance claims .....		3,300 00	.....
Sick benefits .....		.....	2,267 65
Medical attendance .....		.....	1,134 97
Other expenditure .....		.....	609 53
Gratuities .....		.....	190 25
<b>Total expenditure</b> .....	<b>\$90 60</b>	<b>\$4,035 39</b>	<b>\$12,350 13</b>

## SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Klenevicius, President .....	Toronto.
V. Astasanskas, Recording Secretary .....	Toronto.
J. Butkus, Financial Secretary .....	Toronto.
A. Belickas, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken with a membership of 50.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid during 1915, nil.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 6.  
 Amount of sick benefits paid during 1915, \$40.00.  
 Number of weeks' sickness experienced during 1915, 8.  
 Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, \$384.29.

## III. ASSETS.

Actual cash on hand .....	\$23 92
Cash in Imperial Bank, Toronto .....	360 37
Total . . . . .	<u>\$384 29</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.  
 Twelve assessments were made during 1915.  
 The books of the Society were duly audited December 31st, 1915.  
 Names and addresses of the auditors for 1915 were as follows: V. Yusaitis, S. Vilkaitis and A. Viljunas, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$277.44.	
Initiation fees .....	\$3 50
Dues . . . . .	230 50
Supplies sold .....	22 40
Interest and dividends .....	13 85
All other sources .....	31 88
	<hr/>
Total . . . . .	\$302 13
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:	
Law costs .....	\$25 00
Registration fee .....	3 00
Interest . . . . .	4 00
Expenses of Annual Meeting .....	13 50
Supplies bought .....	67 00
Managing officers' salaries .....	16 50
Printing, advertising, etc. ....	70
Postage, telephones, etc. ....	1 85
Other expenses of management .....	13 73
	<hr/>
Total expenses of management .....	\$145 28

*(b) Miscellaneous Expenditure.*

Sick benefits .....	40 00
Total disability benefits .....	10 00
	<hr/>
Total . . . . .	\$195 28
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## POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR ELEVEN MONTHS AND ONE-HALF ENDING 31ST DECEMBER, 1915.

*Head Office, Kingston, Ontario.*


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Organized in October, 1912; incorporated in Ontario 12th January, 1915.

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The Executive Officers of the Society at the 31st December, 1915, were as follows:

I. Lendenbaum, President .....	Toronto.
J. Fish, Vice-President .....	Toronto.
L. Steinhouse, Treasurer .....	Toronto.
I. Ross, Financial Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 64.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid in 1915, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1915, 10.  
 Amount of benefits paid in 1915, in respect of sick members, \$103.41.  
 Number of weeks' sickness experienced during 1915, 20½.  
 Amount paid for medical attendance during 1915, \$84.94.

## III. ASSETS.

Cash in hands of Treasurer .....	\$20 00
Total assets .....	<u>\$20 00</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No assessments for the purposes of sick and funeral benefits were made during 1915.  
 The books of record and account are: Minute Book, Cash Book and Order Book.  
 The accounts of the Society were audited February 10th, 1916.  
 During 1915 certain changes were made in the Constitution and Rules in relation to sick or funeral benefits.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$608.29.

Cash received during 1915 from:

Initiation fees .....	\$50 00
Per capita tax .....	32 00
Dues . . . . .	563 44
Application fees .....	4 00
Total . . . . .	<u>\$649 44</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Interest . . . . .	\$15 00
Registration fee .....	3 00
Rent and heat, etc. ....	57 25
Managing officers' salaries and officers' and auditors' fees .....	76 00
Printing .....	60 00
Supplies bought .....	40 00
Total expense of management .....	<u>\$251 25</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	103 41
Medical attendance .....	84 94
Gratuities .....	100 00
Total expenditure .....	<u>\$539 60</u>

## SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR ELEVEN AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Rev. Jos. Hinzman, Hon. President .....	Toronto.
Paul Bilewicz, President .....	Toronto.
Paul Mocon, Recording Secretary .....	Toronto.
Jos. Kostizewa, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 85.  
 Number of members who died during 1915, none.  
 Amount of funeral benefits paid during 1915, nil.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.  
 Amount of sick benefits paid during 1915, \$50.00.  
 Number of weeks' sickness experienced during 1915, 10.  
 Amount paid for medical attendance during 1915, \$24.40.  
 Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund  
 at 31st December, 1915, \$543.13.

## III. ASSETS.

Cash in Bank .....	\$543 13
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made once a month.  
 Twelve assessments were made during 1915.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$386.36.	
Cash received during 1915 from:	
Initiation fees .....	\$52 00
Dues .....	277 00
Assessments .....	387 00
All other sources .....	58 00
Total .....	<u>\$774 00</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Charter fees .....	\$88 00
Registration fee .....	3 00
Supplies bought .....	47 48
Rent, light, heat and taxes .....	18 36
Postage, telephones, telegrams and express .....	2 99
	<hr/>
Total expenses of management .....	\$159 83

*(b) Miscellaneous Expenditure.*

Sick benefits .....	50 00
Medical attendance .....	24 40
	<hr/>
Total expenditure .....	\$234 23

SONS OF CANADA BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1915.

*Head Office, Toronto, Ont.*

Organized 25th February, 1915; incorporated 25th February, 1915.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

E. H. Adams, M.D., Supreme Grand President .....Toronto.  
 A. E. Hacker, Deputy Grand President .....Toronto.  
 J. W. Meredith, Supreme Grand Secretary .....Toronto.  
 T. W. McClain, Supreme Grand Treasurer .....Toronto.  
 J. H. G. Wallace, Supreme Grand Solicitor .....Toronto.

I. FUNERAL BENEFITS.—None.

Total membership at 31st December, 1915, 250.

II. SICK BENEFITS.—None.

III. ASSETS.—None.

IV. LIABILITIES.

Rent, furniture and stationery ..... \$369 42

V. MISCELLANEOUS.

The books were duly audited August, 1915.

Name and address of auditor for 1915: A. J. Tews, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), none.

Cash received during 1915 from:

Social members .....	\$500 00
Total .....	\$500 00

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Charter fees .....	\$1 00
Commission .....	292 00
Registration fee .....	6 00
Rent, light, heat, taxes .....	48 00
Clerk hire .....	153 00
Total expenses of management .....	\$500 00

## OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1915.

*Head Office, Ottawa, Ont.*

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

H. Monson, President .....	Ottawa.
H. Finklestein, Vice-President .....	Ottawa.
S. Hyman, Treasurer .....	Ottawa.
B. Goldfield, Financial Secretary .....	Ottawa.
H. Lafer, Recording Secretary .....	Ottawa.

## I. FUNERAL BENEFITS.

Fueral benefits are undertaken by the Society with a membership of 108.  
 Number of members who died during 1915, none.  
 Amount paid for funeral benefits during 1915, none.

## II. SICK BENEFITS.

Number of members who received sick benefits, 2.  
 Total amount of sick benefits paid during 1915, \$8.00.  
 Number of weeks' sickness experienced during 1915, 2.  
 Amount paid for medical attendance during 1915, \$62.50.

## III. ASSETS.

Cash in Bank of Ottawa, Ottawa .....	\$451 96
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly—one standard amount.  
 Twelve assessments were made during 1915, and were payable on the 1st of each month.

The accounts were duly audited for the year 1915 on the 15th February, 1916.  
 Names and addresses of the auditors for 1915 were as follows: M. H. Levey and H. Finklestein, Ottawa.

Amount of bond of Treasurer, \$1,000.00.

## VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$397.35.

Cash received during 1915 from:

Dues .....	\$173 90
Supplies sold .....	8 50
Interest and dividends .....	5 91
All other sources .....	81 25
Total .....	<u>\$269 56</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1915 for:

Charter fees .....	\$51 25
Registration fee .....	6 00
Rent, light, heat and taxes .....	22 00
Managing officers' salaries .....	30 00
Printing, stationery and advertising .....	22 40
Postage, telephones, telegrams, etc. ....	0 40
Other expenses .....	2 40
Total expenses of management .....	<u>\$134 45</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	8 00
Medical attendance .....	62 50
Other expenditure .....	10 00
Total expenditure .....	<u>\$214 95</u>



## RADIATOR COMPANY MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 14th September, 1915, 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, R.S.O. 1914, chap. 183.

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, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Radiator Company Mutual 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 constitution of the Society, so far as they relate to the insurance contracts.

## LINITZER SICK BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st February, 1916, 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, R.S.O., 1914, chap. 183.

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, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Linitzer Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.



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## COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

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TABLE I — LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	31st December, 1915.		Number of Certificates in force anywhere at 31st December, 1915.		Amount of Insurance in force anywhere at 31st December, 1915.		Number of Claims matured in Ontario in 1915.		Amount of Insurance Benefits paid in Ontario during 1915.		Amount paid in Ontario during 1915, including pensions and gratuities.		Assets in Ontario at 31st December, 1915.		Liabilities in Ontario at 31st December, 1915.		Total Assets anywhere at 31st December, 1915.		Total Liabilities anywhere at 31st December, 1915.	
	28	298	34,111	482	30,221,827.34	348	224,113.87	53,103.46	1,477,987.93	70,321.44	1,182,987.03	75,321.41								
Chislen Friends Grand Council, Canadian Order	482	482	114,600.00	6	1,100.00	6	1,100.00	11,457.79	200.00	1,158,859.23	1,158,859.23									
Civil Service Mutual Benefit Society	11,799	11,799	4,358,624.00	107	73,142.95	3	3,440.00	3,600.73	3,000.00	5,830,415.46	5,830,415.46									
Commercial Travellers' Association	392	1,173	90,478,100.00	32	331,418.77	3	3,440.00	5,825,248.08	30,807.72	5,699,883.04	54,807.72									
Federal Association of Letter Carriers	48,209	91,046	115,307,000.00	77	97,087.33	77	97,087.33	34,388.00	10,500.00	5,699,883.04	213,451.65									
Foresters, Canadian Order of, High Court	8,483	111,000	115,307,000.00	77	97,087.33	77	97,087.33	34,388.00	10,500.00	5,699,883.04	213,451.65									
Foresters, Catholic Order of	83	63	115,307,000.00	77	97,087.33	77	97,087.33	34,388.00	10,500.00	5,699,883.04	213,451.65									
Hamilton Firemen's Benefit Fund	107	107	7,815,071.00	149	201,688.92	149	201,688.92	93,570.00	37,541.68	497,002.46	38,041.68									
Hamilton Police Benefit Fund	6,095	6,654	82,250.00	6	1,500.00	6	1,500.00	10,477.09	10,477.09	10,477.09	10,477.09									
Home Circle, Canadian Order of	376	70,660	96,430,391.00	5	8,500.00	5	8,500.00	65,672.37	7,765,550.00	7,765,550.00	7,765,550.00									
Knights of Pythias	3,610	30,500	373,343,321.39	11	136,586.73	11	136,586.73	18,658.78	5,350.00	14,429,251.91	1,937,755.35									
London Police Benefit Fund	9,798	308,561	373,343,321.39	11	136,586.73	11	136,586.73	18,658.78	5,350.00	14,429,251.91	1,937,755.35									
The Mitacs, .....	200	200	20,000.00	3	20,000.00	3	20,000.00	188,658.78	5,350.00	14,429,251.91	1,937,755.35									
National Masonic Compact	3,184	3,254	3,415,280.67	32	20,236.10	32	20,236.10	1,691,088.13	91,525.00	1,600,089.13	46,450.00									
Oddfellows, Canadian Order, Grand Lodge	16,063	27,492	32,354,750.00	137	14,785.00	137	14,785.00	337,255.09	2,833.21	337,255.09	2,833.21									
Ontario Commercial Travellers' Association	3,072	3,072	1,320,430.00	27	44,978.36	27	44,978.36	107,736.18	6,300.00	107,736.18	12,500.00									
Orange Grand Lodge of British America	(a) 80,000	5,202	5,044,000.00	50	151,329.14	50	151,329.14	16,739.20	40,300.00	5,800,636.39	1,004,772.30									
Royal Arcanum	2,870	243,035	155,120,000.00	67	59,124.77	67	59,124.77	458,855.11	13,300.00	463,855.11	38,000.00									
Royal Templars of Temperance, Supreme Body	5,730	5,153	5,579,500.00	49	19,700.00	49	19,700.00	5,000.00	1,000.00	3,231,600.66	32,480.00									
Societe des Artisans Canadiens Francais	1,389	11,834	32,204,202.06	12	53,977.57	12	53,977.57	202,603.91	12,250.00	202,603.91	3,125.00									
Sons of England Supreme Lodge	34,477	4,556	4,101,550.00	161	67,464.33	161	67,464.33	585,262.35	7,500.00	592,762.35	13,000.00									
Sons of Scotland	5,573	6,308	4,800,157.00	93	49,807.67	93	49,807.67	1,780,739.57	7,500.00	1,790,739.57	283,200.97									
St Joseph Union of Canada	7,114	27,363	27,769,420.00	51	14,875.57	51	14,875.57	269,298.78	595,958.70	595,958.70	185,183.27									
St Joseph Union of Canada	319	319	34,208,750.11	2	33,203.00	2	33,203.00	896,693.87	185,183.27	896,693.87	185,183.27									
Toronto Firemen's Benefit Fund	686	686	34,208,750.11	2	33,203.00	2	33,203.00	896,693.87	185,183.27	896,693.87	185,183.27									
Toronto Police Benefit Fund	26,573	26,573	34,208,750.11	2	33,203.00	2	33,203.00	896,693.87	185,183.27	896,693.87	185,183.27									
United Workmen, Ancient Order of, .....	275,872	1,064,326	1,353,930,704.86	2,509	2,834,999.17	2,509	2,834,999.17	15,970,078.38	463,187.75	52,795,655.81	3,930,788.52									
Totals	275,872	1,064,326	1,353,930,704.86	2,509	2,834,999.17	2,509	2,834,999.17	15,970,078.38	463,187.75	52,795,655.81	3,930,788.52									

(a) About. (b) Gratuities and Pensions.



Gendron Manufacturing Co.'s Employees' Benefit Society	58		13	45 5-7	228 76	28 00	794 09
Globe Printing Co.'s Employees' Benefit Society	78	2	12	47	335 00	.....	1,247 81
Gold, Shapley and Muir Company Employees' Relief Association	217	1	34	172 1-3	682 40	.....	242 00
Grand Order of Israel Benefit Society	95	10	10	16	64 00	158 00	60 00
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society	649	1	69	331	1,392 30	.....	1,464 80
Hamilton Rolling Mills' Benefit Society	500	2	120	412	2,023 40	674 50	1,123 56
Hamilton Steel and Iron Co.'s Employees' Benefit Society	2	10	302	1,180	4,570 00	2,044 12	300 00
Hamilton Lodge No. 25, Theatrical Mechanical Association	13	7	21	181	105 00	62 37	1,968 25
Hay & Co.'s Employees' Mutual Benefit Society	40	20	64	64	184 25	131 63	117 60
Heintzman & Co.'s Employees' Sick Benefit Society	173	2	15	71	202 50	.....	242 17
Hibernians Ancient Order of	1,336	11	70	463	2,287 65	1,134 97	26,470 23
Home Circles, Canadian Order of, Supreme Body*			71	464	1,856 00	.....	.....
Imperial Varnish and Color Sick Benefit Society	58		13	3	171 90	.....	192 95
Irish Catholic Benevolent Union, Grand Body	191		22	00	368 00	233 55	1,685 26
Irish Catholic Benevolent Union, Subordinate Bodies	95	5	23	80	80 05	61 00	453 47
Italian Benevolent Society	75	1	20	86	398 61	132 80	590 81
Italian Workmen's Association of Ontario	75	1	20	86	398 61	132 80	1,005 22
Kan & Co's Employees' Mutual Benefit Association	45		9	15 2-3	119 00	97 12	12 97
Kelizer's Sick Benefit Society of Toronto	70	**1	8	22	110 00	214 87	530 80
Knights of Pythias, Grand Lodge	3,840	23	230	1,636	5,606 56	1,770 10	62,601 68
Knights of Pythias, Subordinate Lodges	183	1	5	25	25 00	.....	13 50
Knights of St. John, Ontario Grand Commandery, Grand Body		1	20	00	450 00	12 50	2,954 43
Knights of St. John, Ontario Grand Commandery, Subordinate		1	4	7	21 00	63 00	130 05
Knights of St. John, Ontario Grand Commandery, Auxiliary		**1	4	7	21 00	63 00	.....
Knights of Malta, Chapter General of Canada*		{ 5	44	228	833 00	500 48	87 12
La Congregazione della Immacolata Concezione di Marie Santissima	15				.....	.....	425 03
Ladies' Orange Benevolent Association, Grand Body	1,636	36	34	00	34 00	280 38	3,267 09
Loyal Orange Young Briton Lodge No. 33	239		8	36	78 00	.....	519 19
Loyal True Blue Association, Grand Body	3,500	30	21	93	252 00	186 00	2,925 50
Loyal True Blue Association, Subordinate Bodies			21	93	252 00	186 00	.....
Maccabees, The*		88	3,187	12,870	72,663 10	.....	.....
Massey-Harris (Toronto) Employees' Mutual Benefit Society	1,700	**4	285	1,010 5-6	3,032 50	.....	1,317 34
Massey-Harris (Brantford) Relief Association	706	5	62	240	946 85	.....	1,474 06
Methodist Book and Publishing House Employees' Benefit Society	189	3	36	152	707 00	.....	839 41
Monier Sick Benefit Society	192	3	37	83	115 00	413 54	5,708 51
National Cash Register Co.'s Employees' Benefit Society	80		17	34 3-7	381 50	3 80	1,058 16
National Iron Works Employees' Mutual Benefit Society	71		29	105	417 45	242 46	342 46
Nova Radomak Relief Society	61	43	5	25	125 00	244 76	1,152 17
Oddfellows, Independent Order of, Grand Lodge			4,568	40,632	122,745 03	18,281 81	49,613 41
Oddfellows, Independent Order of, Subordinate Lodges		{**155	4,568	40,632	122,745 03	21,299 65	2,457,122 85
Oddfellows, Canadian Order of, Grand Lodge*		{**7	10	52	211 78	.....	.....
Oddfellows, Canadian Order of, Subordinate Lodges		{**7	225	1,261	5,063 66	1,687 12	31,324 54
Oddfellows, Independent Order of, M.U., Grand Lodge		{**7	225	1,261	5,063 66	1,687 12	17,224 35
Oddfellows, Independent Order of, M.U. Sub. Lodges		{**7	4	39 2-7	3,685 15	2,015 66	27,925 03
Orange Grand Lodge, Ontario East	142		157	897	117 85	116 54	604 07
Orange Grand Lodge, Ontario West	38,882	490	2,649	00	6,962 24	.....	8,097 68
Ottawa Hebrew Benevolent Association	108	2	8	00	2,649 00	62 50	451 06
Ottawa Italy Protestant Association	82	3	2	70	910 00	67 12	887 66
Ottawa Typographical Union No. 102	374	5	31	151	755 00	.....	367 30



TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st Decem-ber, 1915.	Number of members who died during 1915.	Number of members sick during 1915.	Number of weeks sick-ness experienced during 1915.	Amount paid for sick benefits during 1915.		Amount paid for medical attendance during 1915.		Amount paid for special relief during 1915.	Assets at 31st December, 1915.		Liabilities at 31st Decem-ber, 1915.
					\$	c.	\$	c.		\$	c.	
Polish Young Men's Hebrew Society.....	64		10	30½	103 41	84 91	100 00	30 00		30 00		
Poison Iron Works Benefit Association.....	330	3	158	549	2,187 46	773 48		599 77		599 77		
Postal Benefit Association, Toronto.....	364	6						505 13		505 13		
		** 1	** 50 00									
	107	1	200 04	59	900 00	1,600 07	940 95	7,718 71		7,718 71		
		1	158 00									
		1	500 00									
	2,111	10	500 00	222	1,739 00	73 50		558 93		558 93		
Royal Templars of Temperance, Grand Council.....	19	6		18	2-7	2 00		432 24		432 24		10 00
Romanian Aid Association, Gloria.....	20	2		8								
Ruthonian Brotherhood of St. John the Baptist.....												
	328	65	140	490 45	36 00	1,456 75				1,456 75		
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association.....		1,938	30,267	151,333 13		12 00	25 00	1,746 21		1,746 21		
Société des Artisans Canadiens Français, Supreme Body.....	65	15	53	265 00		195 51		1,341 73		1,341 73		
Società Amichevole di Figli d'Italia d'Ottawa.....	152	12	18	90 00								
Società di Mutuo Soccorso la Triacera di Toronto.....	250											369 42
Sons of Canada Benevolent Association.....	37			7		40 00		82 00		82 00		
Sons of Italy Mutual Aid and Benevolent Society.....		** 138	6,875 00									
Sons of England, Supreme Lodge.....		215	21,350 00	29	111	599 64	54 00	*		*		
		1	367 50									
		3	50 00									
Sons of England, Subordinate Lodges.....		13	1,293 27	3,197	17,130	51,743 77	36,621 47	2,006 66		2,006 66		
Sons of England, Juvenile Lodges.....	241					1,248 45	1,693 64					
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.....				6	31	106 00	427 48					
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodge.....	23			5	11	37 00		32 55		32 55		
Sons of Temperance of Ontario, Sick and Funeral Benefit Depart't.....	50			8		40 00		384 29		384 29		
Sons of Lithuania Benevolent Society.....	37			48	297 4-7	977 41						
Sons of Scotland Benevolent Association.....	50	101		35		69 00						
Sons of Poland Friendly Society.....	85			5	10	50 00						
Saint Stanislaus Mutual Benefit Society.....	37			2								
St. Albert Friendly Mutual Benefit Society.....	431	1	30 00	329		915 25	15 00	412 24		412 24		
St. Boniface Benefit Society.....	251	1	25 00	80		915 25		543 13		543 13		
St. David's Y. P. U. Sick Benefit Society.....	421	3	343 75	70	280 2-6	1,007 41	103 75	4,074 23		4,074 23		
		** 2	925 00					272 84		272 84		
		5	1,989 75	42	288 4-3	1,153 45		10,133 12		10,133 12		
St. Jean Baptiste Society, Ottawa.....	380											
St. Joseph Mutual Benefit Society, Toronto.....	77	1	50 00	9	44	129 00		2,114 20		2,114 20		
St. Joseph Aid Society (Formosa).....	42	2		20	1-2	63 00		188 75		188 75		
St. Joseph Lithuanian Benefit Society.....	10			3		13 00		436 60		436 60		
St. Joseph Union of Canada, Supreme Body.....		** 112	3,650 00	2,718	21,417	109,405 62						
St. Luke Benefit Society.....	75	1	25 00	2	15	60 00		229 78		229 78		
Street Cleaners' Benevolent Association.....	59			10		40 00	35 44	230 00		230 00		

\*Short Name of Society.

Theatrical Mechanical Association, Toronto.....	172	1	170 00	9	47	292 00	264 00	224 16	16,419 56
Toronto Hebrew Benevolent Society.....	200	44	50 00	26	115	375 00	812 84	10 00	1,843 72
Toronto Independent Benevolent Association.....	78	14	25 00	14	42	210 00	368 65	60 00	1,468 57
Toronto Musical Protective Association.....	737	1	200 00	23	105	315 00	477 98	.....	37,330 49
Toronto Civic Employees' Benevolent Association.....	104	5	40 00	62	130	477 98	175 50	.....	8,282 11
Toronto Electric Light Co.'s Employees' Mutual Benefit Association	199	2	80 00	46	153	612 00	.....	.....	760 81
Toronto Railway Employees' Union.....	1,096	7	3,100 00	127	1,018	5,668 57	1,521 23	.....	1,240 66
Toronto Typographical Union No. 31.....	1,067	7	350 00	74	349	1,520 00	.....	.....	3,384 35
United Workmen, Ancient Order of.....	280	2	60 00	209	944	3,397 00	.....	.....	.....
Verily Plow Company Relief Association.....	22	2	.....	62	211	758 69	.....	.....	310 42
Victoria Lodge No. 7, Good Samaritans.....	24	11	.....	39	47	32 25	12 75	15 50	214 37
Victoria Emmanuele III. Society.....	72	9	.....	37	27	197 91	.....	.....	92 39
W. and J. G. Greey's Employees' Mutual Sick Benefit Society.....	143	3	.....	28	56	148 00	.....	.....	173 97
Workmen's Circle of Toronto.....	30	7	.....	28	31	168 00	227 37	.....	130 42
Young Men's Hebrew Association.....	85,282	2,831	127,530 67	35,010	188,665 37	839,813 10	119,695 37	38,311 17	1,253 15
<b>Totals.....</b>									3,429,869 80
									66,987 95

(a) Membership taken from Application for Renewal of Registry 30th June, 1915. \* Membership, Assets and Liabilities, shown in Table L. \*\* No. 10.—Amount, \$31,206.35.  
 † No. 31.—Amount, \$519,400. ‡ No. 12.—Amount, \$75,400.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
288	Army and Navy Veterans, Toronto.....	1888	Toronto .....	Major W. H. Cooper..	Insurance against sickness and death
96	Army and Navy Veterans, Hamilton.....	1889	Hamilton .....	Edward P. Wyattl....	Sick and funeral benefits
124	Bain Wagon Co. Employees' Mutual Benefit Association.....	1900	Woodstock .....	B. C. Parker .....	Sick and funeral benefits
90	Bank of British North America W. & O. Fund	1891	Montreal .....	R. P. Fraser .....	Insurance against death
98	Bartenders' Benevolent Association.....	1900	Toronto .....	H. Tindale.....	Sick and funeral benefits
245	Bnai Zion Benefit Association .....	1911	Toronto .....	D. Ramn.....	Sick and funeral benefits
168	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto .....	J. E. Lamb.....	Sick and funeral benefits
130	B. Greening Wire Co., Limited, Employees' Benefit Society.....	1910	Hamilton .....	K. Knudsen.....	Sick and funeral benefits
247	Burrow, Stewart and Milne Benefit Society.....	1911	Hamilton .....	A. G. Tribbeck .....	Sick and funeral benefits
178	Canada Foundry Co. Employees' Mutual Benefit Society .....	1890	Toronto.....	John Melnyre .....	Sick and funeral benefits
176	Canada Furniture Manufacturers (Limited) Employees' Benefit Society .....	1895	Woodstock.....	Robert A. Scott.....	Sick and funeral benefits
265	Canadian Order of Beavers .....	1913	London .....	E. J. W. Griffith.....	Sick and funeral benefits
277	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners .....	1914	Toronto .....	William Young .....	Sick and funeral benefits
9	Chosen Friends, Canadian Order of .....	1882	Hamilton .....	W. F. Montague.....	Ins. against sickness and disability or death
231	Canadian Order of Rechabites .....	1912	Toronto.....	James Fleming .....	Sick and funeral benefits
154	Cigarmakers' Union No. 27, Toronto .....	1869	Toronto.....	J. Pamphilon .....	Sick, funeral and out of work benefits
164	Cigarmakers' Union No. 55, Hamilton .....	1869	Hamilton.....	Fred Hough.....	Sick, funeral and out of work benefits
146	Civil Service Mutual Benefit Society .....	1872	Ottawa .....	W. J. Lynch.....	Insurance against sickness and death
110	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society .....	1888	Toronto.....	Henry Meade .....	Sick and funeral benefits
108	Cockshutt Plow Co. Relief Association .....	1899	Brantford.....	E. L. Kirkpatrick .....	Sick and funeral benefits
65	Commercial Travellers' Association of Canada.....	1874	Toronto.....	James Sargent.....	Insurance against accident and death
233	Cummer-Dowsewell, Limited, Employees' Benefit Society .....	1911	Hamilton .....	W. J. Garrison .....	Sick and funeral benefits

196	Daughters and Maids of England Benevolent Society.....	1890	Toronto.....	Leonard G. Cross.....	Sick and funeral benefits
102	Dominion Expressmen's Stek Benefit Association	1889	Toronto.....	W. M. Carruthers.....	Insurance against sickness and death
261	Dunlop Tire and Rubber Goods Employees Mutual Benefit Society .....	1913	Toronto .....	L. P. Arlett.....	Sick and funeral benefits
253	Employees' Protective League of the Seamen Kent Company, Limited.....	1912	Meaford .....	George Overholt.....	Sick and funeral benefits
188	Evening Telegram Employees' Benefit Society .....	1912	Toronto.....	T. Hopmans .....	Sick and funeral benefits
115	Federated Association of Letter Carriers.....	1891	Toronto.....	Alex. McMordie.....	Insurance against sickness and death
243	First Italian Society of Hamilton .....	1911	Hamilton .....	Arcangelo Felici.....	Sick and funeral benefits
206	First Romanian Haavis Achim Society.....	1907	Toronto.....	J. Gartenlaub.....	Sick and funeral benefits
57	Foresters, Canadian Order of.....	1879	Brantford .....	Alf. P. Van Someren.....	Insurance against sickness and death
22	Foresters, Catholic Order of.....	1883	Chicago.....	Thos. F. McDonald.....	Insurance against sickness and death
259	Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio .....	1913	Ottawa.....	Benedetto Lobalto.....	Sick and funeral benefits
160	Gendron Manufacturing Co.'s Employees' Benefit Society .....	1900	Toronto.....	Peter C. Werthner.....	Sick and funeral benefits
134	Globe Printing Co.'s Employees' Benefit Society.	1885	Toronto .....	T. Jeffery .....	Sick and funeral benefits
263	Goold, Shapley and Muir Company Employees' Relief Association.....	1913	Brantford.....	Walter J. Davies .....	Sick and funeral benefits
170	Grand Order of Israel Benefit Society.....	1908	Hamilton .....	H. R. Balmson.....	Sick and funeral benefits
180	Gutta Percha and Rubber Man'fg Co.'s Employees Stek Benefit Society.....	1900	Toronto.....	F. H. Matthews .....	Sick and funeral benefits
237	Hamilton Firemen's Benefit Fund .....	1910	Hamilton .....	Robert Aitchison.....	Insurance against sickness and death ; also lifetime benefits
182	Hamilton Lodge No. 25, Theatrical Mechanical Association .....	1907	Hamilton .....	Cecil W. Wallis .....	Sick and funeral benefits
86	Hamilton Police Benefit Fund .....	1891	Hamilton .....	Thos. A. Brown .....	Insurance against death, also lifetime benefits
132	Hamilton Rolling Mills Benefit Society .....	1905	Hamilton .....	H. P. Heath .....	Sick and funeral benefits
148	Hamilton Steel and Iron Co.'s Employees' Benefit Society .....	1902	Hamilton .....	John Love .....	Sick and funeral benefits
286	Hay & Company Employees Mutual Benefit Association .....	1915	Woodstock.....	W. A. Dugit .....	Sick and funeral benefits
158	Heintzman & Co.'s Employees' Benefit Society.	1885	Toronto.....	T. H. Kirk.....	Sick and funeral benefits
296	Hibernians, Ancient Order of.....	1888	Ottawa .....	Thos. R. Donovan .....	Insurance against sickness and death
14	Home Circles, Canadian Order of .....	1884	Toronto.....	J. M. Foster, B.A. ....	Insurance against sickness and death, also lifetime benefits (including endowments)

INDEX.—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.	For what insurance contracts registered.
251	Imperial Varnish and Color Sick Benefit Society . . . . .	1911	Toronto . . . . .	W. Ward . . . . .	Sick benefits
166	Irish Catholic Benevolent Union . . . . .	1883	Toronto . . . . .	Robert Seollard . . . . .	Insurance against sickness and death
142	Italian Benevolent Society, Umberto Primo . . . . .	1888	Toronto . . . . .	G. Baginato . . . . .	Insurance against sickness and death
192	Italian Workmen's Association . . . . .	1901	Toronto . . . . .	Giovanni Colombo . . . . .	Sick and funeral benefits
106	Karu & Co.'s Employees' Mutual Benefit Association . . . . .	1900	Woodstock . . . . .	F. F. Dickerson . . . . .	Sick and funeral benefits
282	Kielizer Sick Benefit Society of Toronto . . . . .	1914	Toronto . . . . .	S. Manella . . . . .	Sick and funeral benefits
239	Knights of Malta, Chapter General of Canada . . . . .	1909	Toronto . . . . .	H. J. Bentley . . . . .	Insurance against sickness and death
61	Knights of Pythias, Supreme Lodge . . . . .	1864	Toronto . . . . .	Alex. Coulter . . . . .	Insurance against sickness and death
212	Knights of St. John, Ontario Grand Commandery of the . . . . .	1893	Toronto . . . . .	Joseph C. Kidd . . . . .	Insurance against sickness and death
194	La Congregazione della Immacolata Concezione di Maria Santissima . . . . .	1904	Toronto . . . . .	P. Manganello . . . . .	Sick and funeral benefits
156	Ladies' Orange Benevolent Association . . . . .	1895	Toronto . . . . .	Mrs. Jeanie Gordon . . . . .	Sick and funeral benefits
307	Linitzer Sick Benefit Society . . . . .	1916	Toronto . . . . .	I. Berman . . . . .	Sick and funeral benefits.
88	London Police Benefit Fund Association . . . . .	1877	London . . . . .	Cecil W. McRobert . . . . .	Insurance against death, also lifetime benefits
267	Loyal Orange Young Briton Lodge No. 33 . . . . .	1895	Ottawa . . . . .	Horace W. Bishop . . . . .	Sick and funeral benefits
112	Loyal True Blue Association . . . . .	1893	Orillia . . . . .	D. H. Church . . . . .	Insurance against sickness and death
49	The Maccabees . . . . .	1883	Detroit . . . . .	L. E. Sisler . . . . .	Insurance against sickness and death
120	Massey-Harris, Toronto, Employees' Mutual Benefit Society . . . . .	1883	Toronto . . . . .	Thos. Carruthers . . . . .	Sick and funeral benefits
122	Massey-Harris, Brantford, Relief Association . . . . .	1885	Brantford . . . . .	J. R. Harmer . . . . .	Sick and funeral benefits
94	Methodist Book and Publishing House Employees Benefit Society . . . . .	1895	Toronto . . . . .	A. J. Saunders . . . . .	Sick and funeral benefits
222	Mozirer Sick Benefit Society . . . . .	1906	Toronto . . . . .	Morris Lifshitz . . . . .	Sick and funeral benefits
198	Mutual Masonic Compact . . . . .	1871	St. Catharines . . . . .	H. J. Johnston . . . . .	Insurance against death



136	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	Chas. W. Long	Sick and funeral benefits
257	National Iron Works Employees' Mutual Benefit Society	1913 1909	Toronto Toronto	George Clarke Wolf Solomons	Sick and funeral benefits Sick and funeral benefits
218	Nova Radomsk Relief Society	1882	Toronto	Robert Fleming	Insurance against sickness and death
27	Oddfellows, Canadian Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
75	Oddfellows, Independent Order of	1874	Kingston	R. Meek	Insurance against disability or death
174	Oddfellows, Independent Order of, M. U.	1887	Toronto	W. C. Schmuek	Insurance against sickness and death
200	Ontario Commercial Travellers Association	1880	London	J. H. Hiscocks	Mortuary benefits
226	Ontario Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
80	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	Insurance against sickness and death
41	Orange Grand Lodge of B. A.	1890	Toronto	Isaac Crowley	Insurance against sickness and death
305	Ottawa Hebrew Benefit Society	1915	Ottawa	B. Goldfield	Sick and funeral benefits
292	Ottawa Typographical Union No. 102	1867	Ottawa	J. K. Peffers	Sick and funeral benefits
126	Ottawa Theatrical Mechanical Association No. 49	1916	Ottawa	Romeo R. Marcell	Sick and funeral benefits
126	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
300	Polish Young Men's Hebrew Society	1915	Toronto	Izy Ross	Sick and funeral benefits
150	Polson Iron Works Benefit Association	1904	Toronto	J. L. Kingdon	Sick and funeral benefits
118	Postal Benefit Association of Toronto	1891	Toronto	G. Murray Hartwell	Insurance against death
152	Pride of Israel Sick Benefit Society	1905	Toronto	Joseph Steiner	Sick and funeral benefits
307	Radiator Company Mutual Benefit Society	1915	Bramford	V. Y. Beatty	Sick and funeral benefits
44	Royal Arcanum, Supreme Council	1877	Boston	Alfred T. Turner	Insurance against sickness and death
53	Royal Templars of Temperance	1884	Hamilton	C. W. Emory, M.D.	Insurance against sickness and death
284	Roumanian Aid Association Gloria	1913	Hamilton	Maxim Maria	Sick and funeral benefits
295	Ruthenian Brotherhood of St. John the Baptist	1911	Bramford	Stefan Zhui	Sick and funeral benefits
249	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Samuel Beach	Sick and funeral benefits
67	Societe des Artisans Canadiens Francais	1876	Montreal	Henri Roy	Insurance against sickness and death
216	Societa Amichevole di Figli d'Italia d'Ottawa	1909	Ottawa	Vincenzo Maeri	Sick and funeral benefits
275	Societa Di Mutuo Soccorso La Trinaeria Di Toronto	1914	Toronto	Mariano Calderone	Sick and funeral benefits
304	Sons of Canada Benevolent Association	1915	Toronto	J. W. Meredith	Sick and funeral benefits
32	Sons of England Benefit Society	1877	Toronto	John W. Carter	Insurance against sickness and death
82	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death
280	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	Rocco DeLucia	Sick and funeral benefits
298	Sons of Lithuania Benefit Society	1914	Toronto	V. Astasumekas	Sick and funeral benefits
208	Sons of Poland Friendly Society	1907	West Toronto	A. Podsiadlo	Sick and funeral benefits
37	Sons of Scotland Benevolent Association	1876	Toronto	Col. D. M. Robertson	Insurance against sickness and death

INDEX.—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.	For what insurance contracts registered.
214	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....	1908	Aurora.....	J. M. Walton.....	Sick and funeral benefits
302	Saint Stanislaus Mutual Benefit Society.....	1915	Toronto.....	Paul Bilewicz.....	Sick and funeral benefits
226	St. Albert Friendly Society.....	1909	Kentfrew.....	Frank Cyhucky.....	Sick and funeral benefits
138	St. Boniface Benefit Society.....	1892	Berlin.....	Jacob J. Gies.....	Sick and funeral benefits
269	St. David's Y.P.U. Sick Benefit Society.....	1914	Toronto.....	Jos. B. Whiteley.....	Sick and funeral benefits
172	St. Jean Baptiste, Ottawa.....	1888	Ottawa.....	J. Saint-Germain, B.A.....	Insurance against sickness and death
144	St. Joseph Aid Society of Formosa.....	1887	Formosa.....	Matthew Weller.....	Sick and funeral benefits
210	St. Joseph Lithuanian Benefit Society.....	1908	Toronto.....	Joseph Wasiluskas.....	Sick and funeral benefits
140	St. Joseph's Mutual Benefit Society.....	1889	Toronto.....	J. Bouvier.....	Sick and funeral benefits
71	St. Joseph Union of Canada.....	1863	Ottawa.....	Charles Leclere.....	Insurance against sickness and death
204	St. Luke Benefit Society of.....	1894	Amherstburg.....	L. Bertrand.....	Sick and funeral benefits
275	Street Cleaners' Benevolent Association.....	1914	Toronto.....	Oliver L. Strickland.....	Sick and funeral benefits
184	Theatrical Mechanical Association.....	1886	Toronto.....	W. E. Meredith.....	Insurance against sickness and death
290	Toronto Firemen's Benefit Fund.....	1891	Toronto.....	R. J. McGowan.....	Insurance against sickness and death, also lifetime benefits
186	Toronto Hebrew Benevolent Society.....	1899	Toronto.....	D. Pullan.....	Sick and funeral benefits
294	Toronto Musical Protective Association.....	1887	Toronto.....	Joseph Ball.....	Sick and funeral benefits
255	Toronto Independent Benevolent Association.....	1911	Toronto.....	Paul Edell.....	Sick and funeral benefits
84	Toronto Police Benefit Fund.....	1882	Toronto.....	Thos. Bustard.....	Insurance against death, also lifetime benefits
202	Toronto Civic Employees' Benevolent Association	1888	Toronto.....	C. J. Mitchell.....	Insurance against sickness and death
271	Toronto Electric Light Company's Employees Mutual Benefit Society.....	1914	Toronto.....	E. Felton.....	Sick and funeral benefits
100	Toronto Railway Employees' Union.....	1895	Toronto.....	W. D. Robbins.....	Sick and funeral benefits
92	Toronto Typographical Union No. 91.....	1844	Toronto.....	Samuel Hadden.....	Sick and funeral benefits
5	United Workmen, Ancient Order of.....	1879	Toronto.....	F. G. Inwood.....	Insurance against sickness and death
142	Verily Plow Company Relief Association.....	1899	Bramford.....	Charles Carter.....	Sick and funeral benefits



190	Victoria Lodge No. 7 of Good Samaritians.....	1862	Hamilton .....	Miss A. Gwyder .....	Sick and funeral benefits
128	Vittorio Emanuele III. Society .....	1902	Toronto .....	S. Roncone .....	Sick and funeral benefits
104	W. & J. G. Greer's Employees' Mutual Sick Benefit Society .....	1899	Toronto .....	Fred D. Hunt .....	Sick and funeral benefits
229	Workmen's Circle of Toronto .....	1910	Toronto .....	M. Gellman .....	Sick and funeral benefits
224	Young Men's Hebrew Association .....	1912	Toronto .....	Harry Zveig .....	Sick and funeral benefits







# LOAN CORPORATIONS STATEMENTS

BEING

FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND  
COMPANIES, AND TRUSTS COMPANIES

FOR THE YEAR ENDING

31st DECEMBER, 1915.

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO :

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

1916

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WILLIAM BRIGGS  
Corner Queen and John Streets  
TORONTO

*To His Honour JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-Colonel in the Militia of Canada, etc., etc., etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year ended 31st December, 1915.

Respectfully submitted,

I. B. LUCAS,

*Attorney-General.*

Toronto, March 27th, 1916.



TO THE HONOURABLE I. B. LUCAS, K.C., M.P.P.,

*Attorney-General,*

*Toronto.*

SIR,—I have the honour to present herewith the nineteenth Report of the Annual Statements made by Loan Corporations under the Act (Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184). Prefixed to these statements will be found a copy of the official blank form.

The Companies included in the Report are classified (as in the Act) into:

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned class are further subdivided into:

A. Companies having only permanent stock.

B. Companies having terminating as well as permanent stock, or having withdrawable stock only.

I have the honour to be, Sir,

Your obedient servant,

A. R. BOSWELL,

*Registrar of Loan Corporations.*

PARLIAMENT BUILDINGS,

Toronto, March 24th, 1916.

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## NOTE

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Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

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FORM OF ANNUAL STATEMENTS  
SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

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NOTE.—By comparing with this form the statement actually made by each company and printed within the fullness and completeness of the company's statement may be tested.



FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1915.

[The Annual Statement and Duplicate (each duly completed, with its schedules) are to be filed with the Registrar of Loan Corporations for Ontario (Department of Insurance, Parliament Buildings), Toronto, on or before the *first day of March, 1916*, subject to a penalty of \$50 for each day of default in filing, as provided by *The Loan and Trusts Corporations Act, R.S.O., 1914, Chap. 184, Section 110*. In each of the statements there should be enclosed a certified copy of any statement or statements made by the Directors to the Shareholders during or relating to the year 1915, including a certified copy of the Auditors' Report. *Ibid.*, Secs. 103, 110 (6); also copies of all notices calling general meetings of the corporation during such year.]

[The above duplicates should be accompanied by a cheque for \$5 (filing fee) drawn payable to the Provincial Treasurer of Ontario.]

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation) ..... of ..... at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of ..... on the ..... day of ..... 18 .....

The Head Office of the Corporation is at No. .... (Name of Street) ..... in the (City, Town or Village) ..... of ..... in the (Province, State, etc.) ..... of .....

The Chief Agency for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is situate at No. .... (Name of Street) ..... Street in the (City, Town, etc.) ..... of ..... in the Province of Ontario.

The Chief Agent and Attorney for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is (Name) ..... and his address is ..... in the Province of Ontario.

The Board is constituted of ..... Directors, holding office for the term of ..... years.

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1915, were as follows:

NAMES OF DIRECTORS AND CHIEF EXECUTIVE OFFICERS.	DESIGNATION OF OFFICE.	ADDRESS.	CURRENT TERM OF OFFICE.	
			Began (Date).	Will end (Date).
	President			
	Vice-President			
	Directors			
	Manager			
	Secretary			

A. Permanent Capital Stock; Total amount authorized, \$ ..... Total amount subscribed, \$ ..... as more particularly set out in Schedule A hereto. (Page 7 of this form.)  
 B. Terminating or Withdrawable Stock.

SUBSCRIBED SHARES OF TERMINATING OR WITHDRAWABLE STOCK.	FULLY PAID.		PREPAID.		INSTALMENT.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
Number and amount in force at 31st December, 1914 .....							
issued during 1915 .....							
Gross total in force at any time in 1915 .....							
	No. of shares.	Amount					
Deduct as follows:							
Withdrawn and paid off during 1915 .....							
Retired by Corporation during 1915 .....							
Converted into Permanent Stock during 1915 .....							
Forfeited and lapsed during 1915 .....							
Total deductions .....							

Net total remaining in force at 31st December, 1915 .....

Summary of Terminating or Withdrawable Stock in force 31st December, 1915.

Totals as above.	No. of Shareholders	Of which there has been credited to loan fund.
Shares Fully Paid Stock at.....\$ per Share....\$ on which Shareholders have paid in \$		
Shares "Prepaid" Stock (other than above) .....at.....\$ per Share....\$ on which " " paid \$		
Shares Instalment Stock (payable by fixed periodical payments) at \$ per Share....\$ on which " " paid \$		

Totals .....

Total amount distributed or credited in Terminating or Withdrawable Stock in 1915. \$

(1) As interest ..... \$  
 Rate of such interest, per cent. per annum .....

(2) As dividends out of profits ..... \$  
 Rate or rates per cent. of such dividends .....

BALANCE SHEET AS AT 31st DECEMBER, 1915.

DR.

CAPITAL AND LIABILITIES.

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		\$	c.	\$	c.
Item No.	*A.—Permanent Capital Stock or Shares.				
1. (a)	Ordinary Joint Stock Capital, fully called; Total called, \$..... Total paid thereon .....				
2. (b)	Ordinary Joint Stock Capital, ..% called; Total called, \$..... Total paid thereon .....				
3. (c)	Ordinary Joint Stock Capital, ..% called; Total called, \$..... Total paid thereon .....				
	(cc) Joint Stock Capital paid in advance of call† .....				
4. (d)	Dividends declared in respect of (1), (2) or (3), but not yet paid .....				
5. (a)	Unappropriated profits in respect of (1), (2) or (3) .....				
6. (f)	Reserve Fund in respect of (1), (2) or (3) .....				
7. (g)	Contingent Fund in respect of (1), (2) or (3) .....				
8. (h)	Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, \$..... on which has been paid .....				
9. (i)	Dividends declared on (8), but not paid .....				
10. (j)	Unappropriated profits on (8) .....				
11. (k)	Reserve Fund in respect of (8) .....				
12. (l)	Contingent Fund in respect of (8) .....				
13. (m)	Instalments or premiums on (8), paid in advance† .....				
	NOTE.—Liabilities reported in 1914 under A, but written off in 1915 (not extended), \$.....				
	B.—Terminating Capital Stock or Shares.				
14. (a)	Fully paid stock, less shown in (24): Total in force.... shares at \$.... per share carried to Loan Fund .....				
15. (b)	Profits or accrued interest on (14), less shown in (25) and credited or appropriated but not yet paid .....				
16. (c)	Profits or accrued interest on (14), less shown in (25), and not credited or appropriated .....				
17. (d)	Prepaid Stock, less shown in (24): Total in force.... shares at \$.... per share, on which has been paid into Loan Fund .....				
18. (e)	Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid .....				
19. (f)	Profits or accrued interest on (17), less shown in (25), and not credited or appropriated .....				
20. (g)	Instalment Stock, less shown in (24): Total issue now in force.... shares at \$.... per share, on which has been paid in all \$.... of which sum there has been paid into the Loan Fund .....				
21. (h)	Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid .....				
22. (i)	Profits or accrued interest on (20), less shown in (25), and not credited or appropriated .....				
23. (j)	Instalments or premiums paid on (20), in advance† .....				
	NOTE.—Liabilities reported in 1914 under B, but written off in 1915 (not extended), \$.....				
24. 25.	Liabilities in respect of Terminating Stock or Shares (Fully paid, Prepaid or Instalment), other than shown in (14), (17) and (20), as to which the Corporation has received notice of withdrawal, but at 31st December, 1915, has not been paid off, viz.:				
24.	Principal sum due by Corporation .....				
25.	Interest, Profits or Dividends due by Corporation .....				
	C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:				
26.	.....				
	LIABILITIES TO THE PUBLIC.				
27.	Deposits (including unclaimed deposits). Right reserved to require 30 days' notice on any withdrawal .....				
28.	Interest on deposits, due or accrued, or capitalized .....				
	(a) Interest due or accrued on 3 (cc); or on 13 (m); or on 23 (j) .....				
29.	Debentures issued in Canada .....				
30.	Interest due and accrued on (29) .....				
31.	Debentures issued elsewhere than in Canada .....				
32.	Interest due and accrued on (31) .....				
33.	Debenture Stock issued in Canada .....				
34.	Interest due and accrued on (33) .....				
35.	Debenture Stock issued elsewhere than in Canada .....				
36.	Interest due and accrued on (35) .....				
37.	Owing to Banks (including interest due or accrued) .....				
38.	Due on Bills payable other than (37), including interest due or accrued .....				
39.	Due on Loans in process of completion or to pay assumed mortgages .....				
40.	Unclaimed dividends (enclosing memo giving names and amounts) .....				
41.	Other liabilities to the public, viz.:				
42.	(a) .....				
43.	(b) .....				
44.	(c) .....				
	Total actual liabilities .....				

N.B.—Section I. (showing liabilities for which the Corporation is absolutely liable) is to be balanced independently of Section II. (which shows contingent liabilities).



BALANCE SHEET AS AT 31st DECEMBER, 1915.—Continued.  
DR.—Continued.

		\$	c.	\$	c.
<b>CONTINGENT LIABILITIES.</b>					
45.	Claims against the Corporation not acknowledged as debts, viz.:				
46.	(a) .....				
47.	(b) .....				
48.	(c) .....				
49.	Money for which the Corporation is contingently liable, viz.:				
50.	(a) Principal guaranteed .....				
51.	(b) Interest guaranteed .....				
52.	(c) Trust Funds invested, but not guaranteed:				
53.	1. Principal .....				
54.	2. Interest .....				
55.	(d) Trust Funds uninvested, not bearing interest and not guaranteed..				
56.	(e) Other contingent liabilities .....				
	Total Contingent Liabilities .....				
NOTE.—Contingent liabilities reported in 1914, but written off in 1915 (not extended).					
	Gross Total Liabilities, Actual and Contingent .....				
* Increase or decrease of authorized Permanent Capital Stock in 1915. Authority for said increase or decrease .....					
† Under what authority, and upon what terms have such advances been received by Company? Ans. ....					
CR.					
<b>I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.</b>					
A. Immovable Property Owned Beneficially by the Corporation:					
Item No.					
1.	(a) Office premises situated as follows:				
2.	(I) At .....				
3.	(II) At .....				
4.	(III) At .....				
5.	(b) Freehold land (including buildings) other than foregoing * .....				
6.	(c) Leasehold land (including buildings) other than foregoing * .....				
7.	(d) .....				
8.	(e) .....				
B. Debts secured by Mortgages of Land.					
9.	(a) Debts (other than item 10) secured by mortgages of land .....				
10.	(b) Debts secured by mortgage land held for sale † .....				
	(bb) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable .....				
11.	(c) Interest due and accrued on items 9 and 10, and not included therein† ..				
12.	(d) Of the debts mentioned in items 9, 10 and 11, the sum of \$..... is due by directors or officers of the Corporation (not extended), \$...				
C. Debts not above enumerated, for which the Corporation holds securities, as follows:					
13.	(a) Debts secured by accepted Bills of Exchange .....				
14.	(b) Debts secured by Municipal Bonds or Debentures .....				
15.	(c) Debts secured by Public School Debentures .....				
16.	(d) Debts secured by Loan Corporations' Debentures .....				
17.	(e) Debts secured by Dominion Government Stock or Bonds .....				
18.	(f) Debts secured by Stock or Bonds of any of the Provinces of Canada ...				
19.	(g) Debts secured by Stock or Bonds of other Governments .....				
20.	(h) Debts secured only by Permanent Stock or Shares of the Corporation† ..				
21.	(i) Debts secured only by Terminating Stock or Shares of the Corporation..				
22.	(j) Debts secured by .....				
23.	(k) Debts secured by .....				
24.	(l) Debts secured by .....				
25.	(m) Debts secured by .....				
26.	(n) Interest due or accrued on items 14 to 25, and not included therein....				
D. Unsecured Debts.					
27.	(a) .....				
28.	(b) .....				
29.	(c) .....				
30.	(d) Interest due or accrued on items 27 to 29, and not included therein .				

BALANCE SHEET AS AT 31ST DECEMBER, 1915.—Continued.

OR.—Continued.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.—Con.		\$	c.	\$	c.
E. Cash.					
31. (a) On hand .....					
32. (b) To bank as follows:—					
33. (I) To the..... Bank at .....					
34. (II) In the..... Bank at .....					
35. (III) In the..... Bank at .....					
36. (IV) To the..... Bank at .....					
F. Assets not herein before mentioned.					
37. (a) .....	}	Particulars given in Schedule I, p. 5h .....			
38. (b) .....					
39. (c) .....					
40. (d) .....					
41. (e) .....					
42. (f) .....					
Total of assets owned beneficially by Corporation .....					
NOTE.—Assets reported in 1914, but written off in 1915 (not extended) \$.....					
N.B.—Section I. (containing assets of which the Corporation is beneficial owner) is to be balanced independently of Section II. (containing assets not so owned).					
II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.					
A. As Guarantor					
(a) Mortgage securities:—					
43. (I) Principal.....					
44. (II) Interest due and accrued.....					
(b) Other securities:—					
45. (I) Principal.....					
46. (II) Interest due and accrued.....					
B. As Trustee, Representative, Guardian or Agent (without Guarantee).					
(a) Mortgage securities:—					
47. (I) Principal.....					
48. (II) Interest due and accrued.....					
(b) Other securities:—					
49. (I) Principal.....					
50. (II) Interest due and accrued.....					
51. (c) Unsecured debts.....					
52. (d) Uninvested Trust Funds .....					
Total Assets II.....					
NOTE.—Assets reported in 1914, but written off in 1915 (not extended) \$.....					
Gross Total of Assets I and II .....					

\* Embracing properties vested in the Company by foreclosure, or by conveyance, or under quit-claim deed.

† Including rent of properties held under power of sale.

‡ As to limit of such loans, see Loan and Trust Corp. Act, R.S.O. 1914, chap. 134, s. 32.

CASH ACCOUNT.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1915.

Item No.	Amount carried to earnings, maintenance, or contingent account. (Column 1.)	Amount carried to Capital Account.		Total. (Column 4.)		
		Terminating Capital. (Column 2.)	Permanent Capital, including Reserve. (Column 3.)			
	\$	c.	\$	c.	\$	c.
<b>I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE</b>						
A.—Balances from 31st December, 1914.						
1.	Cash.....					
2.	(i) On hand.....					
3.	(ii) In bank.....					
B.—Sums received Wholly or Partly on Capital Stock.						
4.	(a) Calls on Joint Stock Permanent Capital.....					
	(aa) Joint Stock Capital received in advance of calls.....					
5.	(b) Premiums on (4).....					
6.	(c) Sales of fully paid Building Society Stock.....					
7.	(d) Sales of prepaid Building Society Stock.....					
8.	(e) Dues on Instalment Building Society Stock.....					
9.	(f) Premiums on (6), (7) and (8).....					
C.—Receipts on Account of Investments, Loans or Debts.						
(a) On Mortgages of Realty :						
10.	(i) Principal.....					
14.	(ii) Interest.....					
(b) On other securities :						
12.	(i) Principal.....					
13.	(ii) Interest or dividends.....					
(c) Unsecured debts.....						
14.	(i) Principal.....					
15.	(ii) Interest.....					
D.—Receipts from Real Estate Owned Beneficially by Corporation.						
16.	(a) Sales (not included in any of the foregoing items).....					
17.	(b) Rents †.....					
E.—Miscellaneous.						
18.	(a) Commission, Brokerage (or Remuneration as Corporate Agents, Trustees, etc.).....					
19.	(b) Premiums or Bonus on Loans.....					
20.	(c) Membership or Entry Fees (being income of Corporation).....					
21.	(d) Fines.....					
22.	(e) Forfeiture or Lapses. (Extend into Column 1.).....					
23.	(f) Revivals of Terminating Stock. (Extend into Column 2.).....					
24.	(g) Conversion of Terminating Stock into Permanent Stock. (Extend into Column 3.).....					
F.—Borrowed Money.						
25.	(a) Bank or other advances, discounts or overdrafts.....					
26.	(b) Borrowed by taking deposits.....					
27.	(c) Borrowed on Debentures.....					
28.	(d) Borrowed on Debenture Stock.....					
29.	(e) Borrowed otherwise, viz. :—					
G.—Receipts from Other Sources, viz. :						
30.	(a).....					
	(b).....					
	(c).....					
Totals.....						

\* Under what authority and upon what terms have such advances been received by company ?

Ans.....

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1915.—Continued.

		Amount carried to earnings, maintenance or contingent account.	Carried to Capital Account.		Total.	
			“	c.	\$	c.
<p>N.B.—Section I. (showing cash received by the Corporation for its own use) is to be balanced independently of Section II. (showing cash received as corporate trustee, etc.)</p>						
<p>II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT, IN TRUST.</p>						
<p>A.—Balance from 31st December, 1914.</p>						
Item No.						
31.	(a) Capital Account.....					
	(b) Cash (not included in 31).....					
32.	(i) On hand.....					
33.	(ii) In bank.....					
<p>B.—Received on Account of Investments, Loans or Debts:—</p>						
34.	(a) On Mortgages: Principal, \$..... Interest, \$.....					
35.	(b) On other securities: Principal, \$..... Interest, \$.....					
36.	(c) On Unsecured Debts: Principal, \$..... Interest, \$.....					
<p>C.—Receipts from Real Estate.</p>						
37.	(a) Sales (not included in foregoing items).....					
38.	(b) Rents †.....					
<p>D.—Receipts from Other Sources, viz.:</p>						
39.	(a).....					
40.	(b).....					
41.	(c).....					
Totals.....						

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

CASH ACCOUNT.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1915.

Item No.	Amount carried to earnings, maintenance or contingent account. (Column 1.)		Amount carried to Capital Account.				Total. (Column 4.)	
	\$	c.	Terminating Capital. (Column 2.)		Permanent Capital, including Reserve. (Column 3.)			
<b>I.—EXPENDED ON CORPORATION ACCOUNT.</b>								
<b>A.—Sums Loaned or Invested on Capital Account.</b>								
1.	(a)	Loaned on Mortgages of Realty (including item 7 (e) if no separate account therefor) .....	\$	c.	\$	c.	\$	c.
	(b)	Loaned on or invested in other Securities, viz.:						
2.	(i)	.....						
3.	(ii)	.....						
4.	(iii)	.....						
5.	(iv)	.....						
6.	(c)	Real Estate purchased .....						
7.	(d)	Incumbrance on Realty paid off .....						
	(e)	Insurance or taxes advanced on property mortgaged to the Corporation .....						
<b>B.—Expended on Stock Account.</b>								
8.		Dividends paid on Permanent Stock. (Extend into Col. 1).—						
	(a)	Interest paid on Joint Stock Capital received in advance of calls. (Extend into Column 1) .....						
9.		Dividends paid on Terminating Stock. (Extend into Col. 1)						
10.		Interest paid on Terminating Stock. (Extend into Col. 1) ..						
11.		Paid for Terminating Stock withdrawn. (Extend into Col. 1 or 2 or divide between 1 and 2 as the case may be) ..						
12.		Paid for Terminating Stock matured. (Extend as in 11) ..						
13.		Profits paid on (11) and (12). (Extend as in 11) .....						
14.		Paid for Terminating Stock retired. (Extend into Col. 2) ..						
15.		Terminating Stock forfeited or lapsed. (Extend into Col. 2) ..						
16.		Terminating Stock converted into Permanent. (Extend into Column 2) .....						
17.		Terminating Stock revived. (Extend into Col. 1) .....						
<b>C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:</b>								
18.	(a)	Bank Account (Principal and Interest) .....						
19.	(b)	Deposits Principal, \$ .. Interest, \$ ..						
20.	(c)	Debentures issued in Canada: Principal, \$ .. Interest \$ ..						
21.	(d)	Debentures issued elsewhere: Principal, \$ .. Interest \$ ..						
22.	(e)	Debenture Stock issued in Canada: Principal, \$ .. Interest, \$ ..						
23.	(f)	Debenture Stock issued elsewhere: Principal, \$ .. Interest, \$ ..						
24.	(g)	Guarantees paid: Principal, \$ .. Interest, \$ ..						
<b>D.—Management Expenses (other than foregoing):</b>								
25.	(a)	Salaries, Wages and Fees .....						
26.	(b)	Commission or Brokerage .....						
27.	(c)	Advances to Agents .....						
28.	(d)	Stationery, Postage, Printing and Advertising .....						
29.	(e)	Law Costs .....						
30.	(f)	Fuel, Rent, Taxes (other than in 7 and 32) and Rates ..						
31.	(g)	Travelling Expenses .....						
32.	(h)	Registration Fees .....						
33.	(i)	Other Management Expenditure .....						
<b>E.—Other Expenditures, viz.:</b>								
34.	(a)	.....						
35.	(b)	.....						
36.	(c)	.....						
<b>F.—Balance.</b>								
37.	(a)	Cash on hand .....	\$	c.				
	(b)	Cash in various banks as follows:						
38.	(i)	.....						
39.	(ii)	.....						
40.	(iii)	.....						
41.	(iv)	.....						
<b>Totals</b> .....								

N.B.—Section I. (showing cash paid by the Corporation for its own debts) is to be balanced independently of Section II. (showing cash paid as Corporata Trustees, etc.)

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.—Continued.

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.		Amount carried to earnings, maintenance or contingent account.		Amount carried to capital account.		Total.	
Item No.	A.—Loaned or invested on Capital Account,	\$	c.	\$	c.	\$	c.
42.	(a) Loaned on Mortgages of Realty .....						
	(b) Loaned or invested on, or in other securities, viz.:						
43.	(i) .....						
44.	(ii) .....						
45.	(iii) .....						
46.	(iv) .....						
47.	(a) Real Estate purchased .....						
	(b) Incumbrances on Realty paid off, viz.:						
48.	(i) Principal .....						
49.	(ii) Interest .....						
B.—Other Expenditures.							
50.	(a) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26) .....						
51.	(b) Rent, Taxes and Rates .....						
52.	(c) Debts or obligations wholly or partly paid: Principal, \$.....Interest, \$.....						
53.	(d) .....						
C.—Balance.		\$	c.				
54.	(a) Cash on hand .....						
	(b) Cash in various banks, as follows:						
55.	(i) .....						
56.	(ii) .....						
57.	(iii) .....						
Totals .....							

SCHEDULE I.

PARTICULARS OF CERTAIN ASSETS. (Supra p. 3.)

Assets (Items No. 22 to 25; and No. 37 to 42).

Miscellaneous Statement for the year ending 31st December, 1915.

	\$	c.
1. Amount of Debentures maturing in 1916: Issued in Canada, \$ .....		
Issued elsewhere, \$ .....		
2. Amount of other existing obligations which will mature in 1916, \$ .....		
3. Amount of Securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$ .....		
4. Average rate of interest per annum paid by the Corporation during 1915, on deposits.....on debentures.....on debenture stock.....		
5. Average rate of interest per annum received by the Corporation during 1915:		
(a) On mortgages of realty; (b) on other securities:		
(i) Owned beneficially by the Corporation (a).....(b).....		
(ii) Not owned beneficially (a).....(b).....		
6. Of the mortgages owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere.....		
7. Of the mortgages not owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere.....		
8. Loans written off or transferred to real estate account during 1915: (i) funds or securities owned beneficially, \$..... (ii) not so owned, \$.....		
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915:		
(i) Owned beneficially, No. .... Amount, \$.....		
(ii) Not so owned, No. .... Amount, \$.....		
10. Aggregate market value of land mortgaged to the Corporation:		
(i) Mortgages owned beneficially .....		
(ii) Not so owned.....		
11. How often are the securities held by the Corporation valued?		
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively .....		
(b) Are the said bonds executed by private sureties or by Guarantee Companies? .....		
13. Date when the accounts of the Corporation were last audited? .....		
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed). For 1915 .....		
For 1916 .....		
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? .....		
16. What is the date appointed for the Annual Meeting? .....		
Date of last Annual Meeting? .....		
17. Special General Meetings held in 1915: Dates .....		



County of



We, \_\_\_\_\_, President, and \_\_\_\_\_, Secretary, of the Loan Corporation known as \_\_\_\_\_ severally make oath and say, and each for himself says, that we are the above described officers of the above Corporation, and that we have each of us individually the means of verifying the correctness of the Statement within and above contained of the affairs of the said Corporation, and that on the 31st December, 1915, the issues and holdings of the Capital Stock of the said Corporation were as shown on the Schedule "A" hereto annexed, also that all the within described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and that the statement of the unclaimed balances as set forth on page 5a is correct in every particular, and, we are satisfied that the said statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets, and of the income and expenditure, and of the general condition and affairs of the said Corporation on the 31st day of December, 1915, and for the year ending on that day; also that the said Statement was on the \_\_\_\_\_ day of \_\_\_\_\_ 191\_\_\_\_, at a meeting of the Board of Directors of the said Corporation, held on that day, considered by the said Board, and was, by a Resolution duly passed in that behalf, adopted as the Statement of the said Board, a certified copy of which Resolution is hereinbelow indorsed.

Sworn before me at the \_\_\_\_\_ in the County of \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ A.D. 1916.

.....President  
 .....Secretary  
 .....  
 .....

CERTIFIED COPY OF RESOLUTION.

Referred to in Foregoing Affidavit—R.S.O. 1914, Chap. 184, S. 110 (2).

I, undersigned, the ..... of the ..... hereby certify that at a meeting of the Board of Directors of the said Corporation held at ..... on the ..... day of ..... 19.... the following Resolution was passed (pursuant to the statute in that behalf) adopting the Statement within and above made as the Statement of the said Board.

Moved by ....., seconded by ..... and Resolved that the Statement of the Company for the year ending the thirty-first day of December, made to the Registrar of Loan Corporations and to be verified by the affidavit of ..... as President, and ..... as Secretary of the said Company ..... be and the same is this ..... day of ..... adopted as the Statement of the Board of directors of the said Company pursuant to the enactment in that behalf of the Province of Ontario, R.S.O. 1914, Chap. 184, S. 110 (2).

.....  
 .....

Attach to this Annual Statement a certified copy of each notice calling a General Meeting of the Corporation during the year ending 31st December, 1915, and a certified copy of the Statement or Statements furnished to Shareholders during or relating to the said year; also a certified copy of Auditors' Report—*Loan and Trust Corporations Act*, R.S.O. 1914, Chap. 184, sections 103, and 110 (6).





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# I. LOAN COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

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THE BROCKVILLE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Brockville, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V. c. 38 (O.), now R.S.O. 1897, c. 203. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

ANNUAL STATEMENT

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 4 Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. H. Cole, President, Brockville (deceased);	February 3rd, 1915;	February 2nd, 1916.
D. W. Downey, Vice-President, Brockville;	"	"
W. A. Gilmour, Director, Brockville;	"	"
D. Derbyshire, Director, Brockville;	"	"
Jno. W. Ridgeway, Director, Brockville;	"	"
Wm. H. Kyle, Director, Brockville;	"	"
L. C. Dargavel, Managing-Director, Brockville;	"	"
L. Sturgeon, Secretary-Treasurer, Brockville;	"	"

A. Permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$350,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Last call made: Date 30th June, 1913; rate per cent., 10 per cent.  
Gross amount, \$35,000; amount paid thereon, \$21,862.50.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
2. 60 per cent. called .....	7,000	\$ 50	\$ 350,000	\$ c. 203,965 50	\$ c. 60,595 50
4. Paid in advance of calls .....	.....	.....	.....	85,439 50	.....
Totals.....	7,000	50	350,000	289,405 00	60,595 50

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 60 per cent. called; total called, \$210,000.00; total paid thereon . . .	\$201,335 50	
3. (cc) Joint stock capital paid in advance of calls . . . . .	88,069 50	
4. (d) Dividends declared in respect of (2) and (3), but not yet paid . . . . .	8,674 13	
6. (f) Reserve fund in respect of (2) and (3) . . . . .	84,000 00	
		\$382,079 13

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, including interest to December 31st, 1915 . . . . .		305,427 72
37. Owing to banks (including interest due or accrued) . . . . .		3,640 34
Total liabilities . . . . .		\$691,147 19

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$683,823 80	
10. (b) Debts secured by mortgaged land held for sale . . . . .	2,594 43	
		\$686,418 23

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

20. (h) Debts secured only by Permanent Stock or Shares of the Corporation . . . . .		1,085 56
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## E.—Cash.

31. (a) On hand . . . . .		2,180 75
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## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture . . . . .		1,462 65
Total assets . . . . .		\$691,147 19

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

2.	(i) On hand .....	\$4,417 15	
3.	(ii) In bank .....	14,025 89	
			\$18,443 04

B.—Sums Received Wholly or Partly on Capital Stock.

4.	(a) Calls on Joint Stock Permanent Capital:		
	(aa) Joint stock capital received in advance of calls.....		24,629 00

C.—Receipts on account of Investments, Loans or Debts.

	(a) On Mortgages of Realty:		
10.	(i) Principal .....	52,359 70	
11.	(ii) Interest .....	47,023 40	
	(b) On other securities:		
12.	(i) Principal stock loans .....	400 00	
13.	(ii) Interest .....	117 62	

F.—Borrowed Money.

25.	(a) Bank or other advances, discounts or overdrafts.....		3,640 34
26.	(b) Borrowed by taking deposits .....		387,085 63

G.—Receipts from other Sources.

30.	(a) Rent safety deposit boxes .....	\$87 50	
	(b) Interest on bank balances .....	1,345 74	
			1,433 24
	Total .....		\$535,131 97

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(a) Loaned on mortgages of realty .....		Total Col. 4. \$144,525 10
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B.—Expended on Stock Account.

8.	Dividends paid on permanent stock .....		15,935 66
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19.	(b) Deposits: Principal, \$352,582.61, and interest, \$11,877.52.....		364,460 13
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D.—Management Expenses (other than foregoing).

25.	(a) Salaries, wages and fees .....	\$4,161 99	
26.	(b) Commission or brokerage .....	1,125 60	
27.	(c) Canadian Patriotic Fund .....	300 00	
28.	(d) Stationery, postage, printing and advertising .....	624 92	
29.	(e) Law costs .....	42 60	

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	\$489 69	
31. (g) Travelling expenses .....	197 25	
32. (h) Registration fees and Provincial and War taxes....	736 87	
33. (i) Other management expenditure .....	338 93	
		\$8,017 85
E.—Other Expenditures, viz.:		
34. (a) Interest paid bank on overdraft .....		12 48
F.—Balance.		
37. (a) Cash on hand .....		2,180 75
Total .....		\$535,131 97

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada—no debentures are issued; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, none; on debenture stock, no debentures are issued.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 8%; (b) 6%.
    - (ii) Not owned beneficially: All owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$686,418.23 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere. All owned beneficially.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$437.52.
  - (ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 5; amount, \$6,376.96.
  - (ii) No so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,500,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Managing Director, \$10,000.00; Secretary-Treasurer, \$3,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited, January, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: W. J. McCoy & Co., Toronto, Ont. .  
For 1916: Jas. Reynolds and K. G. Starr, Brockville.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: January 15, 1915, and July 2, 1915.
16. What is the date appointed for the Annual Meeting? February 2, 1916. Date of last Annual Meeting? February 3, 1915.
17. Special General Meetings held in 1915: None.

## CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V. c. 133; a special Act of 1859, 22 V. c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, supra; in 1874 the powers of the Company were extended by 38 V. c. 73 (O.); in 1875-6 the capital was further increased by 39 V. c. 97 (O.); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V. c. 72 (O.). In 1882 the special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1871, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D.).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1836, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, Toronto, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

John Hoskin, K.C., LL.D., D.C.L., President, Toronto;	10th Feb., 1915;	9th Feb., 1916.
D. E. Thomson, K.C., LL.D., Vice-President, Toronto;	"	"
William Mulock, Jr., Director, Toronto;	19th Jan., 1916;	"
James Playfair, Director, Midland;	10th Feb., 1915;	"
Newman Silverthorne, Director, Summerville;	"	"
G. T. Ferguson, Director, Toronto;	"	"
F. W. Harcourt, K.C., Director, Toronto;	"	"
Edward Saunders, Managing Director, Toronto;	"	"

A. Permanent capital stock; total amount authorized, \$4,000,000; total amount subscribed, \$2,410,000, as more particularly set out in Schedule A hereto.



## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd December, 1912; rate per cent., 50; gross amount, \$402,000; amount paid thereon, \$201,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
2. 50 per cent. called	24,100	\$ 100	\$ 2,410,000	\$ 1,205,000	None

## LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders.)

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$1,205,000; total paid thereon . . . .	\$1,205,000 00	
4. (d) Dividends declared in respect of (2), but not yet paid . . . . .	27,112 50	
5. (e) Unappropriated profits in respect of (2) . . . . .	12,595 49	
6. (f) Reserve fund in respect of (2) . . . . .	1,170,000 00	
		\$2,414,707 99

## Liabilities to the Public.

29. Debentures issued in Canada . . . . .	\$347,779 50	
30. Interest due and accrued on (29) . . . . .	3,085 00	
31. Debentures issued elsewhere than in Canada . . . . .	3,831,645 11	
32. Interest due and accrued on (31) . . . . .	22,247 70	
40. Unclaimed dividends . . . . .	1,448 42	
41. Other liabilities to the public, viz.:		
42. (a) Sundry creditors . . . . .	11,182 39	
		4,217,388 12
Total liabilities . . . . .		\$6,632,096 11

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

Subject to the terms of trust-deed dated 6th April, 1894, to secure debenture-holders.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:		
2. (i) At Toronto, held in freehold . . . . .	\$35,000 00	
5. (b) Freehold land (including buildings) other than foregoing . . . . .	4,129 92	
		\$39,129 92

## BALANCE SHEET.—Continued.

Cr.

Assets.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$5,709,488 70	
10. (b) Debts secured by mortgaged land held for sale .....	4,527 65	
11. (c) Interest due or accrued on items 9 and 10 and not included therein .....	124,167 68	
		\$5,838,184 03

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal Bonds or Debentures owned by the Company .....	\$226,203 24	
15. (c) Public School Debentures owned by the Company...	88,063 58	
22. (j) Ontario Government Scrip owned by the Company ..	18,356 10	
23. (k) Electric Light Company's Bond owned by Company..	1,000 00	
24. (l) Electric Development Bonds owned by the Company	4,471 20	
25. (m) Loans on collateral security of stocks and bonds...	28,536 21	
26. (n) Interest due or accrued on items 14 to 25 and not included therein .....	7,186 01	
		373,816 34

## D.—Unsecured Debts.

27. (a) In hands of Edinburgh Agents .....	231 39
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## E.—Cash.

31. (a) On hand .....	\$3,045 42	
32. (b) In banks in Canada .....	124,941 49	
35. (iii) National Bank of Scotland, London, England.....	252,747 52	
		380,734 43
Total assets .....		\$6,632,096 11

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I. Received by the Corporation for its own use.

## A.—Balance from 31st December, 1914.

## (b) Cash not already shown under (1):

2. (i) On hand .....	\$1,239 46	(Total Col. 4)
3. (ii) In bank .....	159,247 24	
		\$160,486 70

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On Mortgages of Realty:

10. (i) Principal .....	412,479 35
11. (ii) Interest .....	406,496 45
(b) On other securities:	
12. (i) Principal .....	44,597 93
13. (ii) Interest or dividends .....	20,316 42

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents .....	6,215 78
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

F.—Borrowed Money.	
27. (c) Borrowed on debentures .....	\$884,093 97
G.—Receipts from other sources.	
30. (a) Bank interest .....	4,265 20
Totals . . . . .	\$1,939,051 80

## CASH ACCOUNT:

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.	
A.—Sums Loaned or Invested on Capital Account.	
1. (a) Loaned on mortgages of realty, including insurance or taxes advanced on property mortgaged to the Corporation .....	\$120,920 48
(b) Loaned or invested in other securities:	
3. (ii) Debentures purchased .....	36,834 76
5. (iv) Loans on stocks and bonds .....	763 21
B.—Expended on Stock Account.	
8. Dividends paid on permanent stock .....	108,862 92
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
20. (c) Debentures issued in Canada: Principal, \$24,100.00; interest, \$14,724.56 .....	38,824 56
21. (d) Debentures issued elsewhere: Principal, \$1,008,310.51; interest, \$171,084.05 .....	1,179,394 56
D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	44,298 70
26. (b) Commission or brokerage .....	11,148 77
28. (d) Stationery, postage, printing and advertising .....	1,326 81
29. (e) Law costs .....	182 00
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	4,174 70
31. (g) Travelling expenses .....	632 80
32. (h) Registration fees .....	280 00
33. (i) Other management expenditure .....	1,046 17
E.—Other Expenditure.	
34. (a) Government and municipal taxes .....	3,204 75
35. (b) War taxes .....	4,622 18
36. (c) Subscription to Patriotic Association, Toronto and York and British Red Cross .....	1,800 00
F.—Balance.	
37. (a) Cash on hand and in banks .....	380,734 43
Total .....	\$1,939,051 80

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$52,772.00; issued elsewhere, \$900,644.00.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$1,074,467.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, no deposits taken; on debentures, 4.41; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) on mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation, (a) 7%; (b) 5.45%.
  - (ii) Not owned beneficially, (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,195,327.92 is on realty situate in Ontario, and \$3,522,818.35 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 4; amount, \$15,600.00.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$11,900,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually in the case of doubtful loans.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers are under bonds from \$2,000 to \$5,000, amounting in all to \$39,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Audited to 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: T. Watson Sime, C.A., Geo. W. Stiff, F.C.A., Toronto; J. B. Pepler, Winnipeg.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October; 2¼% per quarter.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: None.

## CANADA PERMANENT MORTGAGE CORPORATION.

Head Office, Toronto, Ont.

## CONSTATING INSTRUMENTS.

This Company was under the provisions of the special Act of Ontario, 63 V. c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company: 63 V., c. 129 (Ont.) See also special Act of Canada, 62 V., c. 101 (D).

## ANNUAL STATEMENT

Of the condition and affairs of the Canada Permanent Mortgage Corporation of Toronto, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;  
 W. D. Matthews, 1st Vice-President, Toronto;  
 G. W. Monk, 2nd Vice-President, Toronto;  
 F. Gordon Osler, Director, Toronto;  
 R. S. Hudson, Director, Toronto;  
 E. R. C. Clarkson, Director, Toronto;  
 John Massey, Director, Toronto;  
 Albert E. Gooderham, Director, Toronto;  
 J. H. G. Hagarty, Director, Toronto;  
 John Campbell, Director, Edinburgh,  
 Scotland;  
 R. S. Hudson, } Joint General Managers;  
 John Massey, }  
 George H. Smith, Superintendent of Branches and Secretary, Toronto.

A. Permanent capital stock; total amount authorized, \$20,000,000; total amount subscribed, \$6,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

## Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
1. Fully called and paid...	600,000	\$ 10	\$ 6,000,000	\$ 6,000,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders.)

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called and total paid thereon .....	\$6,000,000 00	
4. (d) Dividends declared in respect of (1) but not yet paid	150,000 00	
5. (c) Unappropriated profits in respect of (1) .....	179,525 83	
6. (f) Reserve Fund in respect of (1) .....	4,750,000 00	
		\$11,079,525 83

## Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$5,909,901 78	
28. Interest on deposits due or accrued or capitalized .....	103,995 28	
29. Debentures issued and payable in Canada .....	3,061,543 85	
30. Interest due and accrued on (29) .....	34,625 00	
31. Debentures issued in Canada, payable elsewhere .....	12,843,101 92	
32. Interest due and accrued on (31) .....	71,320 00	
33. Debenture stock issued in Canada, payable elsewhere...	419,136 80	
34. Interest due and accrued on (33) .....	8,439 32	
41. Other liabilities to the public, viz.:		
(a) For commissions, unpaid accounts, etc. ....	14,652 96	
		22,466,716 91
Total liabilities .....		\$33,546,242 74

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Toronto, held in freehold .....	\$181,855 11	
Winnipeg, Man., held in freehold .....	125,000 00	
Vancouver, B.C., held in freehold .....	75,000 00	
St. John, N.B., held in freehold .....	40,000 00	
Edmonton, Alta., held in freehold .....	75,000 00	
Regina, Sask., held in freehold .....	125,000 00	
		\$621,855 11

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$28,410,605 39	
10. (b) Debts secured by mortgaged land held for sale ....	19,759 98	
		28,430,365 37

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures, \$16,950.00; owned by Corporation. \$345,276.36..	\$362,226 36	
15. (c) Public School Debentures owned by Corporation ....	2,513 20	
16. (d) Debts secured by Loan Corporations' Debentures ..	1,000 00	
17. (e) Dominion Government War Loan owned by Corpora- tion .....	234,626 75	



## BALANCE SHEET.—Continued.

Cr.	Assets.	
18. (f) Bonds of any of the Provinces of Canada, Ontario owned .....	93,461 60	
19. (g) Stocks or bonds of other Governments, British War Loan owned .....	221,257 43	
20. (h) Debts secured only by Permanent Stock or Shares of the Corporation .....	220,374 03	
22. (j) Debts secured by advances on bonds and stocks not owned by Corporation .....	429,906 63	
25. (m) Debts secured by stocks and bonds owned, other than those enumerated .....	921,424 00	
		2,486,790 00
E.—Cash.		
31. (a) On hand .....	\$169,408 68	
32. (b) In banks in Canada and in England .....	1,837,823 58	
		\$2,007,232 26
Total assets .....		\$33,546,242 74

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balances from 31st December, 1914.

2. (i) On hand .....	\$57,916 91	
3. (ii) In bank .....	1,441,437 96	
		\$1,499,354 87

## C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal and charges .....		2,976,146 05
11. (ii) Interest .....		1,882,749 57
(b) On other securities:		
12. (i) Principal .....		760,337 57
13. (ii) Interest or dividends .....		94,768 91

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Corporation's premises, rent and expense account .....	43,499 47
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	6,972,319 01
27. (c) Borrowed on debentures .....	852,869 77

## G.—Receipts from Other Sources.

30. (a) Bank interest and exchange .....	24,386 41
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Totals ..	\$15,106,431 63
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.	
A.—Sums Loaned or Invested on Capital Account.	
1. (a) Loaned on mortgages of realty .....	\$2,709,804 01
(b) Loaned or invested in other securities:	
2. (i) Loaned on bonds and stocks .....	365,255 02
3. (ii) Loans on this Corporation's stock .....	78,363 26
4. (iii) Bonds and stocks purchased .....	1,089,464 03
B.—Expended on Stock Account.	
8. Dividend paid on permanent stock .....	450,000 00
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:	
18. (a) Bank interest and exchange .....	891 32
19. (b) Deposits: Principal and interest .....	6,418,059 34
20. (c) Debentures payable in Canada: Principal, \$279,157.11; interest, \$130,513.78 .....	409,670 89
21. (d) Debentures payable elsewhere: Principal, \$721,541.23; interest, \$562,396.33 .....	1,283,937 56
23. (f) Debenture stock issued elsewhere; interest .....	16,830 57
D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	229,479 44
27. (c) Advances to agents for commission and charges .....	37,035 86
28. (d) Stationery, postage, printing, advertising, etc. ....	44,416 35
29. (e) Law costs .....	994 93
31. (g) Travelling expenses and inspection .....	5,616 39
32. (h) Registration fees, Municipal and Government taxes and fees....	31,716 00
E.—Other Expenditures, viz.:	
34. (a) Corporation's premises, rent and expenses account.....	39,530 94
35. (b) Furniture for office .....	1,333 46
36. (c) Patriotic, Red Cross and other funds .....	11,800 00
F.—Balance.	
37. (a) Cash on hand .....	\$169,408 68
Cash in banks .....	1,837,823 58
	<u>\$2,007,232 26</u>
Less amount in transit .....	125,000 00
	<u>1,882,232 26</u>
Totals . . . . .	\$15,106,431 63

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of Debentures maturing in 1916: Issued and payable in Canada, \$936,954.00; issued in Canada and payable elsewhere, \$2,832,039.86.
- Amount of other existing obligations which will mature in 1916: Excluding deposits. nil.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately, \$6,000,000.00.

4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.6191%; on debentures, 4.3405%; on debenture stock, 4%.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty: (b) On other securities:
    - (i) Owned beneficially by the Corporation: (a) 7.365%; (b) 5½ to 6½%.
    - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$9,915,606.01 is on realty situate in Ontario, and \$18,494,999.38 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$19,759.98.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: Number 147; amount, \$327,724.41.
  - (ii) Not so owned, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: Approximately, \$60,000,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and employees holding responsible positions give bonds or security satisfactory to Corporation for \$1,000 to \$5,000 each.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Largely Guarantee Companies.
13. Date when the accounts of the Corporation were last audited. As at December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: A. E. Osler, A.C.A., and Henry Barber, F.S.A.A.  
For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? April 1st, July 2nd and October 1st, all at 2½%.
16. What is the date appointed for the Annual Meeting? January 28th, 1916. Date of last Annual Meeting, January 28th, 1915.
17. Special General Meetings held in 1915: None.

THE CANADIAN MORTGAGE INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

ANNUAL STATEMENT

Of the condition and affairs of the Canadian Mortgage Investment Company, of Toronto, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 10 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation on the 31st December, 1915, were as follows, together with their respective terms of office:

L. A. Hamilton, President, Lorne Park:	January 1st, 1915;	December 31st, 1915.
H. S. Osler, K.C., Vice-President, Toronto:	"	"
S. G. Beatty, Director, Toronto;	"	"
D. B. Hanna, Director, Toronto;	"	"
Joseph Henderson, Director, Toronto:	"	"
Hon. Wallace Nesbitt, K.C., Director, Toronto;	"	"
F. W. G. Fitzgerald, Managing Director, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,501,600.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount of actual payments thereon.	Total amount remaining unpaid on calls.
		\$	\$	\$ c.	\$
1. Fully called.....	9,301	100	930,100	930,100 00	.....
2. 50% called.....	4,506	100	450,600	225,405 00	225,195 00
4. Stock payable in fixed instalments.	1,209	100	120,900	48,351 26	72,548 74
Totals.....	15,016	.....	1,501,600	1,203,856 26	297,743 74

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (a) Ordinary joint stock capital fully called; total called, \$930,100.00; total paid thereon .....	\$930,100	00
2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$225,300.00; total paid thereon ....	225,405	00
3. (cc) Accrued dividends on (2) .....	7,260	63
4. (d) Dividends declared in respect of (1), (2), but not yet paid .....	34,269	33
8. (h) Instalment permanent stock (payable by fixed periodical payments); total subscribed, \$120,900.00, on which has been paid .....	48,351	26
9. (i) Dividends declared on (8) but not paid .....	1,978	85
C.—Liabilities to Shareholders other than already shown under A or B.		
26. Profit and loss .....	13,229	73
Reserve fund .....	405,000	00
		\$1,665,594 80
Liabilities to the Public.		
29. Debentures issued in Canada .....	\$56,048	20
31. Debentures issued elsewhere than in Canada .....	644,249	34
32. Interest due and accrued on (31) .....	5,263	29
40. Unclaimed dividends .....	15	00
42. (a) Accounts payable .....	9,371	57
		714,947 40
Total liabilities .....		\$2,380,542 20

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

- |   |              |
|---|--------------|
| 1. (a) Premises acquired for office purposes, including fittings: |              |
| 2. (i) At Toronto, held in freehold .....                         | \$256,172 19 |

B.—Debts secured by Mortgages of Land.

- |  |                |
|--|----------------|
| 9. (a) Debts (other than item 10) secured by mortgages of land ..... | \$1,790,508 54 |
| 10. (b) Debts secured by mortgaged land held for sale.....           | 27,868 41      |
|  | 1,818,376 95   |

C.—Debts not above enumerated for which the Corporation holds securities as follows:

- |  |          |
|--|----------|
| 20. (h) Debts secured only by permanent stock or shares of the Corporation ..... | 1,123 38 |
|--|----------|

## BALANCE SHEET.—Continued.

Cr.

Assets.

## E.—Cash.

31. (a) On hand .....	\$400 00	
32. (b) In banks in Toronto and elsewhere .....	65,962 83	
		\$66,362 83

## F.—Assets not hereinbefore mentioned.

37. (a) Fully paid stocks and bonds .....	\$236,714 57	
38. (b) Rents receivable .....	978 75	
39. (c) Accounts receivable .....	813 53	
		238,506 85
Total assets .....		\$2,380,542 20

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
2. (i) On hand .....			\$400 00	
3. (ii) In bank .....			86,011 61	
B.—Sums received wholly or partly on Capital Stock.				
8. (e) Received on account of stock payable by fixed instalments .....			1,934 15	
9. (f) Premiums .....	\$22 50			
C.—Receipts on account of investments, loans or debts.				
(a) Mortgages of Realty:				
10. (i) Principal .....			168,068 39	
11. (ii) Interest .....	\$144,220 83			
(b) On other securities:				
12. (i) Principal .....			9,017 05	
13. (ii) Interest or dividends ..	14,361 90			
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (a) Sales .....			300 00	
17. (b) Rents .....	17,997 49			
17. (c) Other receipts .....			1,221 33	
E.—Miscellaneous.				
18. (a) Commission, brokerage, etc...	2,944 75			

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

F.—Borrowed Money.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
27. (c) Borrowed on debentures . . . . .	.....	\$6,269 99		
G.—Receipts from other sources, viz.:				
30. (a) Borrowers' insurance, taxes, etc. . . . .	.....	.....	12,234 72	
Sundry accounts . . . . .	2,303 02	.....	1,412 66	
Totals . . . . .	\$181,850 49	\$6,269 99	\$280,599 91	\$468,720 39

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

Expended on Corporation Account.				
A.—Sums loaned or invested on Capital Account.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
1. (a) Loaned on mortgages of realty . . . . .	.....	.....	\$122,189 43	
(b) Loaned or invested in other securities, viz.:				
2. (i) Debentures issued in Canada . . . . .	.....	.....	31,861 90	
3. (ii) Canadian War Loan . . . . .	.....	.....	24,213 80	
7. (d) Incumbrances on realty paid off . . . . .	\$997 17	.....	160 85	
(e) Insurance or taxes advanced on property mortgaged to the Corporation . . . . .	.....	.....	23,137 76	
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock . . . . .	68,653 06			
C.—Borrowed Money (other than fore- going) or interest thereon paid, viz.:				
20. (c) Debentures issued in Canada:				
Principal . . . . .	.....	\$800 00		
Interest . . . . .	2,576 42			
21. (d) Debentures issued elsewhere:				
Principal . . . . .	.....	38,641 32		
Interest . . . . .	30,262 29			
D.—Management expenses (other than foregoing.)				
25. (a) Salaries, wages and fees . . . . .	24,377 00			
26. (b) Commission to agents . . . . .	4,427 18			
28. (d) Stationery, postage, printing and advertising . . . . .	4,189 18			
29. (e) Law costs . . . . .	483 00			
30. (f) Taxes (other than in 7 and 32) and rates . . . . .	520 77			



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
31. (g) Travelling expenses .....	\$1,402 26			
32. (h) Registration fees and Govern- ment taxes .....	6,189 67			
33. (i) Other management expenditure: Commission on funds loaned and obtained .....	5,206 76			
E.—Other Expenditure, viz.:—				
34. (a) Expense of Corporation prem- ises .....	10,079 03			
35. (b) Sundry expenses .....		\$368 64	1,620 07	
F.—Balance.				
37. (a) Cash on hand in banks .....			66,362 83	
Totals .....	\$159,363 79	\$39,809 96	\$269,546 64	\$468,720 39

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of Debentures maturing in 1916: Issued in Canada, \$700.00; issued elsewhere, \$66,137.66.
- Amount of other existing obligations which will mature in 1916, none.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none; a portion of principal repayable monthly.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures,  $4\frac{1}{2}\%$ ; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915:
  - On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a)  $8\%$ ; (b)  $5\%$ .
  - Not owned beneficially: (a) None; (b) none.
- Of the mortgages owned beneficially by the Corporation, \$99,303.10 is on realty situate in Ontario, and \$1,691,205.44 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1915, viz.:
  - Funds or securities owned beneficially, \$8,042.30.
  - Not so owned, none.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - Owned beneficially, Number, 96; amount, \$126,850.00.
  - Not so owned, none; amount, none.
- Aggregate market value of land mortgaged to the Corporation:
  - Mortgages owned beneficially, \$5,980,000.00.
  - Not so owned, none.
- How often are the securities held by the Corporation valued? Revalued in all doubtful cases.
- (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All officers and other employees of the Company holding important positions give bonds and securities satisfactory to the Company.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies and approved private sureties.
- Date when the accounts of the Corporation were last audited. 31st December, 1915.
- Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Price, Waterhouse & Co., C.A.  
For 1916: Price, Waterhouse & Co., C.A.
- What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July.
- What is the date appointed for the Annual Meeting? 2nd February, 1916. Date of last Annual Meeting? 3rd February, 1916.
- Special General Meetings held in 1915: None.



## THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Head Office, Peterborough, Ontario.

## CONSTATING INSTRUMENTS.

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V. c. 129 (O.); fixes the capital stock at \$5,000,000, divided into 50,000 shares of \$100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V. c. 97 (D.), assets of Provincial Company transferred to Dominion Company by 63 V. c. 130 (Ontario).

## ANNUAL STATEMENT

Of the conditions and affairs of the Central Canada Loan and Savings Company at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the corporation at the 14th January, 1916, were as follows, together with their respective terms of office:—

E. R. Wood, President, and Managing Director, Toronto;	January 14th, 1916	January 13th, 1917.
H. C. Cox, Vice-President, Toronto;	"	"
G. A. Morrow, Vice-President and Assistant Manager, Toronto;	"	"
Sir Thomas W. Taylor, Director, Hamilton;	"	"
W. G. Morrow, Director, Peterborough, Ont.;	"	"
Richard Hall, Director, Peterborough, Ont.;	"	"
F. C. Taylor, Director, Lindsay, Ont.;	"	"
Sir Wm. MacKenzie, Director, Toronto;	"	"
E. T. Malone, K.C., Director, Toronto;	"	"
W. S. Hodgens, Secretary, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, December 20th, 1911; rate per cent., premium of 50%; gross amount, \$250,000; amount paid thereon, \$375,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		\$	\$	\$
1. Fully called.....	15,625	100	1,562,500	1,562,500
2. 20 per cent. called....	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,562,500; total paid thereon .....	\$1,562,500 00	
2. (b) Ordinary joint stock capital, 20 per cent. called, \$187,500; total paid thereon .....	187,500 00	
4. (d) Dividend declared in respect of (1) and (2), but not yet paid .....	43,750 00	
5. (e) Unappropriated profits in respect of (1) and (2)....	23,242 22	
6. (f) Reserve fund in respect of (1) and (2) .....	1,750,000 00	
		\$3,566,992 22

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$1,646,709 89	
29. Debentures issued in Canada .....	1,707,022 15	
30. Interest due and accrued on (29) .....	34,613 69	
31. Debentures issued elsewhere than in Canada .....	2,849,146 33	
32. Interest due and accrued on (31) .....	17,517 69	
		6,255,009 75
Total liabilities .....		\$9,822,001 97

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (1) At Toronto, and other real estate with rents due, held in freehold .....		\$179,611 28

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,284,389 37	
11. (c) Interest due or accrued on item (9), not included therein .....	77,877 97	
		1,362,267 34

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

22. (j) Debts secured by collateral security of bonds and stocks .....	\$1,756,056 92	
26. (n) Interest due or accrued on item (22) and not in- cluded therein .....	40,464 62	
		1,796,521 54

## E.—Cash.

31. (a) On hand .....	\$91,379 42	
32. (b) In banks and Loan Company:		
In Canada .....	\$537,364 27	
Bank of Scotland, London, England .....	7,264 04	
		544,628 31
		636,007 73

## BALANCE SHEET.—Continued.

Cr.	Assets.	
F.—Assets not hereinbefore mentioned.		
37. (a) Securities owned beneficially by Company.....	\$5,811,936 95	
Interest . . . . .	35,657 13	
		\$5,847,594 08
Total assets . . . . .		\$9,822,001 97

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

Cash (not already shown under (1) ):

2. (i) On hand . . . . .	\$162,988 05	
3. (ii) In bank . . . . .	716,329 55	
		\$879,317 60

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal . . . . .		91,092 91
11. (ii) Interest, including interest on loans and stocks	\$186,292 76	
(iii) Insurance, taxes, etc., advanced by Company..		4,173 67

## (b) On other securities, viz.: Bonds, stocks and debentures owned by Company:

12. (i) Principal, bonds, stocks and debentures owned.		917,100 82
13. (ii) Interest or dividends . . . . .	301,766 68	
		488,059 44

## (c) Loans on bonds, stocks and debentures:

14. (i) Principal, loans on bonds and stocks . . . . .	} . . . . .	4,618,160 82
15. (ii) Interest, included in item 11, part (ii) . . . . .		

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items) . . . . .		980 51
17. (b) Rents . . . . .	\$3,415 46	3,415 46
Exchange . . . . .	7,947 64	7,947 64

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits . . . . .		11,078,197 79
27. (c) Borrowed on debentures (currency) . . . . .		311,847 61
28. (d) Borrowed on debentures (sterling) . . . . .		779,964 46

Totals . . . . .		\$19,210,258 73
------------------	--	-----------------

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 4.)	
1. (a) Loaned on mortgages of realty .....	\$81,032 08	
(b) Loaned or invested in other securities:		
2. (i) Loans on security of bonds, stocks and debentures.....	4,411,795 80	
3. (ii) Purchase of bonds, stocks and debentures .....	1,389,808 16	
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation .....	3,828 94	

## B.—Expended on Stock account.

8. Dividends paid on permanent stock .....	\$175,000 00	175,000 00
--	--------------	------------

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account interest on overdraft .....	\$6,727 12	
19. (b) Deposits: Principal .....		11,092,485 99
Interest .....	56,031 36	
20. (c) Debentures issued in Canada: Principal .....		176,883 14
Interest .....	68,545 31	
21. (d) Debentures issued elsewhere: Principal.....		872,337 45
Interest .....	127,711 94	259,015 73

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees and special tax .....	\$45,147 41	
26. (b) Commission or brokerage expenses <i>re</i> money borrowed or loaned .....	11,480 11	
27. (c) Special tax .....	7,827 62	
28. (d) Stationery, postage, printing and advertising .....	5,127 16	
29. (e) Law costs .....	71 99	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates...	12,659 42	
32. (h) Registration fee .....	250 00	
33. (i) Directors' compensation for 1915 .....	29,500 00	112,063 71

## F.—Balance.

37. (a) Cash on hand and in banks and Loan Company ....	636,007 73	
Total .....	\$19,210,258 73	

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, \$28,826.98; Issued elsewhere, £143,719 2s. 5d.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: No securities maturing in 1916 but stock loans, amounting to \$1,756,521.50, subject to call.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3½%; on debentures, currency, 4.054%; sterling, 4.362%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities:
    - (i) Owned beneficially by the Corporation: (a) 5.882%; (b) Fluctuates.
    - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$1,139,389.37 is on realty situate in Ontario, and \$145,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: Number, 1; Amount, \$2,485.15.
  - (ii) Not so owned: Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$3,349,540.93.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued. Bonds and stocks watched closely each day, as well as loans on stocks.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and clerks. In sums ranging from \$1,000 to \$7,500. Amounting in all to \$50,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies?  
Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1915, and a running monthly audit throughout the year.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Walter Stirling, Toronto, and Jas. A. Hall, Peterboro'.  
For 1916: Walter Stirling, Toronto, and Jas. A. Hall, Peterboro'.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 10% dividend paid quarterly on 1st January, April, July and October.
16. What is the date appointed for the Annual Meeting? January 14th, 1916. Date of last Annual Meeting? January 15th, 1915.
17. Special General Meetings held in 1915: Dates, none.



THE CREDIT FONCIER FRANCO-CANADIEN.

Head Office, 35 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee,"), sec. 43-4 V., cap. 60 (Q.), secs. 30-35. 47 V., c. 62 (Q.), Sched. A, Art. 51, enacts as follows: "The general meetings shall be held before the 31st day of May in each year, either at the head office or at Paris in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

By resolution passed at a special general meeting of the Company, held pursuant to article 52 of the by-laws at Paris, France, on the 12th December, 1907, the directors were authorized to increase the capital stock from 25,000,000 francs (\$5,000,000) to 40,000,000 (\$8,000,000) by the issue of 30,000 new shares of 500 francs (\$100) each.

Agent for Ontario: William Edwin Long, Toronto.

CONSTATING INSTRUMENTS.

43-4 V., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V., c. 52, *infra*.

44 V., c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D.), s. 20.)

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q.).

46 V., c. 85, Dominion of Canada, assimilates the powers of the Company to those of other Loan Companies.

47 V., c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-56 V., c. 29 (D. Criminal Code, 1892), by sec. 205 (6 d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900), c. 74, Province of Quebec. An Act to amend the Charter of the Credit Foncier Franco-Canadien.

ANNUAL STATEMENT

Of the condition and affairs of the Credit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 35 St. James Street, in the City of Montreal in the Province of Quebec.

The chief agency for Ontario is situated at 42 Victoria Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is 42 Victoria Street, Toronto, in the Province of Ontario.

The board is constituted of eleven directors holding office for three years.

The directors and chief executive officers at the 31st December, 1915, were as follows, together with their respective terms of office:

J. H. Thors, President, Paris, France;	May, 1915;	May, 1918.
Hon. J. A. Ouimet, Vice-President, Montreal;	" 1915;	" 1918.
Hon. Sir A. R. Angers, Director, Montreal;	" 1915;	" 1918.
Rene Brice, Director, Paris, France	" 1913;	" 1916.
Count Moise de Camondo, Director, Paris, France;	" 1913;	" 1916.
A. Denfert Rochereau, Director, Paris, France;	" 1914;	" 1917.
H. Laporte, Director, Montreal;	" 1914;	" 1917.
J. E. Moret, Director, Paris, France;	" 1913;	" 1916.
Dr. E. Persillier Lachapelle, Director, Montreal;	" 1915;	" 1918.
Ch. Cahen d'Anvers, Paris, France;	" 1914;	" 1917.
L. Escoffier, Director, Paris, France;	" 1915;	" 1918.
M. Chevalier, General Manager, Montreal.		
T. R. Nelson, Assistant Manager, Montreal.		
J. Theo. Leclerc, Secretary, Montreal.		

A. Permanent capital stock: Total amount authorized, Fcs. 50,000,000—\$9,647,667.19; total amount subscribed, Fcs. 50,000,000—\$9,647,667.19, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		Francs.	Francs.	\$	
2. 50 per cent called	100,000	500	50,000,000	4,823,833 59	.....
	100,000	.....	\$9,647,667 19	4,823,833 59	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.  
(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital 50 per cent. called; total called, \$4,823,833.59; total paid thereon..	\$4,823,833 59	
4. (d) Dividend declared in respect of (2), but not yet paid .....	52,339 30	
5. (e) Unappropriated profits in respect of (2).....	872,257 80	
6. (f) Reserve fund in respect of (2).....	3,358,534 18	
		\$9,106,964 87

Liabilities to the Public.

31. Debentures issued elsewhere than in Canada.....	\$38,222,972 12	
32. Interest accrued on (31).....	307,869 21	
39. Due on loans in process of completion or to pay assumed mortgages .....	69,042 75	
41. Other liabilities to the public, viz:		
42. (a) Due on debentures and coupons not yet presented	1,130,380 00	
44. (c) Sundries .....	283,307 72	
		40,013,571 80
Total liabilities .....		\$49,120,536 67



## BALANCE SHEET.—Continued.

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:		
At Montreal, Quebec, held in freehold....	\$200,000	00
2. (i) At Quebec, Quebec .....	10,000	00
3. (ii) At Vancouver, British Columbia .....	300,000	00
4. (iii) At Edmonton, Alberta .....	50,000	00
(iv) At Regina, Saskatchewan .....	50,000	00
5. (b) Freehold land (including building) other than foregoing .....	194,964	69
		<u>\$804,964 69</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$41,137,757	10
11. (c) Interest due on item 9 and not included therein....	611,216	38
Interest accrued on item 9, but not yet due.....	264,822	02
		<u>42,013,795 50</u>

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures	\$158,995	91
15. (c) Debts secured by Public School debentures and Catholic School debentures .....	251,903	26
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	3,593	74
22. (j) Call loans .....	128,359	22
23. (k) Debts secured by debentures of incorporated com- panies .....	102,077	92
24. (l) Debts secured by French War Loan .....	1,132,138	74
		<u>1,777,068 79</u>

## E.—Cash.

31. (a) On hand .....	\$6,868	24
32. (b) In banks .....	3,725,811	27
		<u>3,732,679 51</u>

## F.—Assets not hereinbefore mentioned.

42. (f) Sundries .....	792,028	18
Total assets .....	\$49,120,536	67

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

For the Province of Ontario only.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

2. Cash on hand and in banks .....	\$125,300	43
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal .....	\$441,782 02
11.	(ii) Interest .....	272,808 49
	(iii) Insurance, etc., advanced borrowers, and repaid .....	4,827 16
(b) On other securities:		
12.	(i) Principal .....	186,010 00
13.	(ii) Interest .....	6,984 34
		\$912,412 01
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rents .....	15 00
E.—Miscellaneous.		
18.	(a) Commission .....	\$617 65
19.	(b) Premium or bonus on loans .....	1,635 85
		2,253 50
	Total .....	\$1,039,980 94

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

For the Province of Ontario only.

## I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.		
		Col. 1. Total Col. 4.
1.	(a) Loaned on mortgages of realty .....	\$197,239 92
7.	(c) Insurance, etc., advanced on property and mortgaged to the Corporation .....	4,744 01
		\$201,983 93
D.—Management Expenses (other than foregoing).		
25.	(a) Salaries, wages and fees .....	\$8,489 11
26.	(b) Commission or brokerage .....	350 00
28.	(d) Stationery, postage, printing and advertising .....	501 77
29.	(e) Law costs .....	6 45
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	2,802 12
31.	(g) Travelling expenses .....	9 26
32.	(h) Registration fees .....	300 00
33.	(i) Ontario Government tax .....	5,322 27
		17,780 98
E.—Other Expenditure, viz.:		
34.	(a) Remitted to head office .....	498,570 60
F.—Balance.		
37.	(b) Cash on hand and in banks .....	321,645 43
	Total .....	\$1,039,980 94

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 MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.
 

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1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere—a certain number are retired from circulation each year by drawing.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: No special record kept of loans maturing each year.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4.90%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) About 6.59%; (b) About 5%.
    - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$4,181,184.57 is on realty situate in Ontario, and \$36,956,572.53 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$224,225.29.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 136; Amount, \$243,867.77.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$82,500,000.00.
11. How often are the securities held by the Corporation valued? At no regular periods.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General manager to the extent of 100 shares of the Company and the directors to the extent of 50 shares each.
 

(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited: 28th February, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: J. O. Gravel and T. Bienvena, both of Montreal.

For 1916: J. O. Gravel and T. Bienvena, both of Montreal.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 1st of June, 1915, on basis of 10.40%.
16. What is the date appointed for the Annual Meeting? May, 1916. Date of last Annual Meeting? 17th May, 1915.
17. Special General Meetings held in 1915: Dates, none.

## CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolea, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Crown Savings and Loan Company of Petrolea at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolea in the Province of Ontario.

The Board is constitute of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective office:

J. L. Englehart, President, Toronto;	February 4th, 1915; February 3rd, 1916.
C. O. Fairbank, Vice-President, Petrolea;	" "
Charles Egan, Director, Petrolea;	" "
G. G. Moncrieff, Director, Petrolea;	" "
Joseph McCormick, Director, Kertch;	" "
Wm. Mackesy, Director, Oil City;	" "
Robert Jackson, Director, Petrolea;	" "
B. P. Corey, Director, Petrolea;	" "
C. Egan, Manager, Petrolea;	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$236,700.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called .....	4,734	\$ 50	\$ 236,700	\$ 236,700 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, .....; total paid thereon .....	\$236,700 00	
5. (e) Unappropriated profits .....	6,555 90	
6. (f) Reserve fund in respect of (1) .....	73,500 00	
		\$316,755 90

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$50,142 25	
29. Debentures issued in Canada .....	181,531 69	
		231,673 94
Total liabilities .....		\$548,429 84

Cr. Assets.

## 1.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land .....	\$1,087 47	
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## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	529,286 79	
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## E.—Cash.

31. (a) On hand .....	1,759 75	
33. (i) In bank .....	16,295 83	
Total assets .....		\$548,429 84

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

1. Cash.		
2. (i) On hand .....	Col. 3.	Col. 4.
3. (ii) In bank .....	\$340 44	
	9,615 22	

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	5,650 00
5. (b) Premiums on (4) .....	1,130 00

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans,  
or Debts.

(a) On Mortgages of Realty:		Col. 1.	Col. 3.	Total Col. 4.
10.	(i) Principal . . . . .		\$58,127 97	
11.	(ii) Interest . . . . .	\$29,829 51		
(b) On other securities:				
12.	(ii) Interest and general interest...	784 30		
F.—Borrowed Money.				
26.	(b) Borrowed money by taking deposits...		78,063 30	
27.	(c) Borrowed on debentures . . . . .		60,700 00	
Totals . . . . .		\$30,613 81	\$213,626 93	\$244,240 74

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Total Col. 4.
1. (a) Loaned on mortgages of realty.....		\$98,361 80	
6. (c) Real estate purchased . . . . .		1,087 47	

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock . . . . .	\$14,176 99		
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C.—Borrowed Money (other than foregoing)  
or interest thereon paid, viz.:

19. (b) Deposits:			
Principal . . . . .		61,980 16	
Interest . . . . .	1,413 44		
20. (c) Debentures issued in Canada:			
Principal . . . . .		38,114 02	
Interest . . . . .	7,690 58		

D.—Management Expenses (other than fore-  
going).

25. (a) Salaries, wages and fees . . . . .	1,866 00		
28. (d) Stationery, postage, printing and adver- tising . . . . .	283 16		
30. (f) Fuel, rent, taxes (other than in 7 and 32) . . . . .	275 00		
32. (h) Registration fees, Provincial and War taxes . . . . .	601 81		
33. (i) Other management expenditure.....	334 73		

## F.—Balance.

37. (a) Cash on hand . . . . .		1,759 75	
(b) Cash in bank . . . . .		16,295 83	
Totals . . . . .	\$26,641 71	\$217,599 03	\$244,240 74



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$38,650.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$87,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits,  $3\frac{1}{2}\%$ ; on debentures,  $4\frac{1}{2}\%$ ; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $5.95\%$ ; (b)  $5\frac{1}{2}\%$ .
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$529,286.79 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: Estimated \$1,500,000.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$5,000; Accountant, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: J. M. Fowler and A. M. McQueen.  
For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: June 30th, 1915,  $3\%$ ; December 31st, 1915,  $3\%$ .
16. What is the date appointed for the Annual Meeting? February 3rd, 1916. Date of last Annual Meeting? February 4th, 1915.
17. Special General Meetings held in 1915: Dates, none.



## THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under Chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and borrowing power are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Thomas H. Purdom, K.C., Pres., London, Ont.;	February 8, 1916;	February 13, 1917.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, London, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Nathanlel Mills, Managing-Director, London, Ont.;	"	"

A. Permanent capital stock; total amount authorized, \$1,500,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
Fully called stock. ....	20,000	\$ 50	\$ 1,000,000	\$ c. 934,796 76	\$ c. 65,203 24

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon .....	\$934,300 00	
2. (b) Ordinary joint stock capital; ...% called; total called; total paid thereon .....	496 76	
4. (d) Dividends declared in respect of (1), (2), but not yet paid .....	23,357 50	
6. (f) Reserve fund in respect of (1), (2) .....	235,000 00	
7. (g) Contingent fund in respect of (1), (2) .....	5,129 84	
		\$1,198,284 10

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal, including interest) .....	\$678,977 49	
29. Debentures issued in Canada .....	112,289 40	
30. Interest due and accrued on (29) .....	2,385 43	
31. Debentures issued elsewhere than in Canada .....	267,347 83	
32. Interest due and accrued on (31) .....	1,481 20	
		1,062,481 35
Total liabilities .....		\$2,260,765 45

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,538,424 42
10. (b) Debts secured by mortgaged land held for sale ....	89,546 19

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

16. (d) Debts secured by Loan Corporations debentures ....	15,479 92
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	58,530 35
22. (j) Debts secured by Insurance Policies .....	508 50
23. (k) Debts secured by Industrial Debentures .....	35,949 00
24. (l) Debts secured by stocks and bonds .....	483,567 31

## E.—Cash.

31. (a) On hand .....	4,685 92
32. (b) In banks in Canada .....	30,372 04
In banks in England and Scotland .....	3,701 80

Total assets .....

\$2,260,765 45

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1914.		
		(Total Col. 4)
(a) Cash not already shown under (1):		
2	(i) On hand .....	\$4,096 29
3	(ii) In banks .....	23,894 27
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of Realty:		
10.	(i) Principal .....	181,605 32
11.	(ii) Interest .....	70,161 43
(b) On other securities:		
12.	(i) Principal .....	88,164 63
13.	(ii) Interest or dividends .....	32,683 46
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits .....	1,324,328 54
27.	(c) Borrowed on debentures .....	107,496 06
	Total .....	\$1,832,430 00

## CASH ACCOUNT.

Expenditures for the year ending 31st December, 1915.

I.—Expended on Corporation Account		
A.—Sums Loaned or Invested on Capital Account.		
		(Total Col. 4.)
1.	(a) Loaned on mortgages of realty .....	\$206,678 01
(b) Loaned and invested in other securities, viz.:		
3.	(ii) On stocks, bonds and debentures .....	56,516 65
B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock .....	46,715 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19.	(b) Deposits:	
	Principal .....	1,292,082 28
	Interest .....	25,005 05
20.	(c) Debentures issued in Canada:	
	Principal .....	26,920 00
	Interest .....	4,622 92
21.	(d) Debentures issued elsewhere:	
	Principal .....	106,774 66
	Interest .....	12,573 65
D.—Management Expenses (other than foregoing).		
25.	(a) Salaries, wages and fees .....	9,008 92
26.	(b) Commission or brokerage .....	725 82

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

28. (d) Stationery, postage, printing and advertising .....	2,011 37
29. (e) Law costs .....	15 00
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates .....	2,462 61
31. (g) Travelling expenses .....	33 90
32. (h) Registration fee .....	150 00

## E.—Other Expenditures, viz.:

34. (a) Patriotic Fund .....	500 00
35. (b) Telephone and telegraph .....	161 98
36. (c) Sundries .....	712 42

## F.—Balance.

37. (a) Cash on hand and in bank .....	38,759 76
Totals .....	\$1,832,430 00

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$42,584.40; issued elsewhere, \$113,661.00 (£23,355).
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$456,338.14.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.754%; on debentures, 4.342%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) —; (b) —.
  - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,570,157.09 is on realty situate in Ontario, and \$57,813.52 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, —.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No. 3; amount, \$467.95.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$2,780,518.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant, \$5,000; Teller, \$5,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies: Guarantee Company except the accountant, by private individual.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: John Lochead and W. J. Harvey, London.  
For 1916: John Lochead and W. J. Harvey, London.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st at rate of five (5) per cent per annum.
16. What is the date appointed for the Annual Meeting, 8th February, 1916. Date of last Annual Meeting? 9th February, 1915.
17. Special General Meetings held in 1915: Dates, none.

## EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head Office, Forest, Ontario. (Company's By-law No. 29).

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company of Forest, Ontario, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 74, south side King Street, in the Town of Forest, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

James Hutton, M.D., President, Forest;	February, 1915,	February, 1917.
R. J. McCormick, Vice-Pres., Watford, R.R. No. 2;	" 1916,	" 1918.
P. Cairns, Director, Forest;	" 1915,	" 1917.
Duncan Weir, Director, Forest;	" 1915,	" 1917.
John McE. Shaw, Director, Forest;	" 1915,	" 1917.
Wm. N. Ironside, Director, Thedford;	" 1916,	" 1918.
Walter Percy, Director, Arkona;	" 1916,	" 1918.
John N. Douglas, Director, Forest;	" 1916,	" 1918.
N. Tripp, Manager-Secretary, Forest;		until changed.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed \$213,500.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock . . . . .	4,270	\$ 50	\$ 213,500	\$ 213,250 00	\$ 250 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$213,500.00; total paid thereon .....	\$213,250 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	6,397 50	
Unclaimed previous dividend .....	42 00	
6. (f) Reserve fund in respect of (1) .....	51,473 80	
7. (g) Contingent fund in respect of (1) .....	68 90	
		\$271,232 20

## Liabilities to the Public.

27 Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$152,394 93	
29. Debentures issued in Canada .....	80,605 00	
30. Interest due and accrued on (29) .....	1,361 80	
		234,361 73
Total liabilities .....		\$505,593 93

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Forest, Ont., held in freehold .....	\$3,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$273,513 97	
11. (c) Interest due and accrued on item (9) and not included therein .....	17,030 35	
		290,544 32

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$121,229 80	
15. (c) Debts secured by Public School debentures .....	54,711 09	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	11,137 85	
26. (n) Interest due and accrued on items (14), (15) and (20) and not included therein .....	7,258 38	
		194,337 12

## E.—Cash.

31. (a) On hand and in bank .....	17,712 49
Total .....	\$505,593 93



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1914.		
(b) Cash:		
2.	(i) On hand .....	\$2,333 69
	(ii) In bank .....	518 95
		\$3,152 64
B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(a) Calls on Joint Stock permanent capital .....	3,425 00
5.	(b) Premiums on (4) .....	530 00
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal .....	\$27,606 55
11.	(ii) Loans on stock .....	542 75
(b) On other securities:		
12.	(i) Principal, municipal debentures .....	9,740 44
13.	(ii) North West school debentures .....	9,640 69
(c) Unsecured Debts:		
15.	(ii) Interest on (10), (11), (12), (13) .....	27,102 02
		74,632 45
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rents .....	84 00
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits .....	\$112,936 82
27.	(c) Borrowed on debentures .....	28,350 00
		141,286 82
	Total .....	\$223,110 91

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
		(Col. 1.)	(Col. 4.)
1.	(a) Loaned on mortgages of realty .....	\$30,954 00	
(b) Loaned on other securities:			
2.	(i) On municipal debentures .....	13,327 00	
3.	(ii) N. W. school debentures .....	7 80	
4.	(iii) Stock .....	200 00	
		\$44,488 80	
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock .....	\$12,583 15	
	(a) Interest paid on unclaimed dividend .....	36 00	
		12,619 15	



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (a) Bank account, interest on overdraft .....	\$146 65	
19. (b) Deposits: Principal .....	105,026 74	
Interest .....	5,230 76	
20. (c) Debentures issued in Canada:		
Principal .....	32,125 00	
Interest .....	3,402 87	
		145,932 02
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....	\$1,390 00	
28. (d) Stationery, postage, printing and advertising .....	192 00	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	175 00	
32. (h) Registration fees, including filing fee .....	55 00	
33. (i) Other management expenditure .....	80 71	
		1,392 71
E.—Other Expenditures, viz.:		
34. (a) Repairs to office building .....	\$25 00	
36. (e) Government taxes .....	440 74	
		465 74
F.—Balance.		
37. (a) Cash on hand and in bank .....		17,712 49
Total .....		\$223,110 91

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$49,294.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, —.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits 3.55%; on debentures, 4%; on debentures stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 5.55%; (b) 5.70%.
  - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$264,266.97 is on realty situate in Ontario, and \$9,247.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$602,100.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$5,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: A. Williams, Alex. Jameson, Forest, Ont.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 6%; July 2nd, 6%.
16. What is the date appointed for the Annual Meeting? February 25th, 1916. Date of last Annual Meeting? February 26th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ont.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914 chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, on the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence Street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Lieut.-Col. Henry R. Smith, C.M.G., President, Ottawa, Ont.;	March, 1915;	March, 1916
Dr. R. C. Cartwright, Vice-President, Napanee, Ont.;	"	"
W. H. Moutray, Director, Stella, Ont.;	"	"
Lieut.-Col. A. B. Cunningham, Director, Kingston, Ont.;	"	"
W. F. Nickle, M.P., K.C., Director, Kingston, Ont.;	"	"
Lieut.-Col. S. C. McGill, Manager, Kingston, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$200,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called .....	4,000	\$ 50	\$ 200,000	\$ 200,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$200,000.00; total paid thereon .....	\$200,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	6,093 00	
6. (f) Reserve fund in respect of (1) .....	30,000 00	
7. (g) Contingent fund in respect of (1) .....	12,450 00	
		\$248,543 00

## Liabilities to the Public.

27. Deposits, including unclaimed deposits (right reserved to require 30 days' notice of any withdrawal)....	\$66,999 34	
29. Debentures issued in Canada .....	3,500 00	
30. Interest due or accrued on (29) .....	70 00	
		70,569 34
42. (a) Owing to solicitors .....		59 85
Total liabilities .....		\$319,172 19

Cr. Assets.

## 1.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Kingston, Ont., held in freehold.....	\$5,038 11	
5. (b) Freehold land (including buildings) other than fore- going .....	199 01	
		\$5,237 12

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$216,882 19	
10. (b) Debts secured by mortgaged land held for sale....	12,035 81	
		228,918 00

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation and accrued interest .....	\$18,766 78	
22. (j) Debts secured by bonds .....	10,013 50	
23. (k) Debts secured by preferred stocks, etc., etc. ....	41,229 71	
24. (l) Debts secured by life assurance policy .....	4,110 00	
		74,119 99

## E.—Cash.

31. (a) Cash on hand .....	\$922 96	
32. (b) In banks .....	9,874 12	
		10,797 08

## F.—Assets not hereinbefore mentioned.

38. (b) Office furniture .....		100 00
Total assets .....		\$319,172 19

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

---

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1914.		
(i) Cash not already shown under (1):		
2.	(i) On hand .....	\$484 86
3.	(ii) In bank .....	10,872 35
		\$11,357 21
C.—Receipts on account of Investments, Loans or Debts.		
(a) On Mortgages of Realty:		
10.	(i) Principal } .....	51,468 78
11.	(ii) Interest }	
(b) On other securities:		
12.	(i) Principal . . . . .	2,150 33
13.	(ii) Interest or dividends .....	2,878 57
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rents . . . . .	246 00
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits .....	69,284 07
27.	(c) Borrowed on debentures .....	3,000 00
G.—Receipts from other Sources.		
30.	(a) Conveyancing fees .....	116 75
	Totals . . . . .	\$140,501 71

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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

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I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1.	(a) Loaned on mortgages of realty .....	Total. Col. 4. \$33,737 58
B.—Expended on Stock Account.		
8.	Dividend paid on permanent stock .....	9,996 25
C.—Borrowed money (other than foregong) or interest thereon paid, viz.:		
19.	(b) Deposits:	
	Principal . . . . .	77,326 37
	Interest . . . . .	33 61
20.	(c) Debentures issued in Canada:	
	Principal . . . . .	4,500 00
	Interest . . . . .	140 00

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	\$2,759 17
26. (b) Commission or brokerage .....	58 80
28. (d) Stationery, postage, printing and advertising .....	124 35
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	331 34
32. (h) Registration fees .....	415 00
33. (i) Other management expenditure .....	70 90
E.—Other Expenditure, viz.:	
34. (a) Advanced on real estate .....	22 25
35. (b) Government war tax .....	135 38
36. (c) Incidentals .....	12 96
Repairs .....	40 67
F.—Balance.	
37. (a) Cash on hand and in banks .....	10,797 08
Totals .....	\$140,501 71

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$500; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3%; on debentures, 4%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 5.86%; (b) 6%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$174,609.01 is on realty situate in Ontario, and \$54,278.99 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: Approximately, \$421,825.00.
11. How often are the securities held by the Corporation valued? When loan is applied for and further when necessary.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Cashier, \$2,000.00.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited: February, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: J. H. Birkett and James F. Leslie.  
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2½% each on 4th January, 1915, and 5th July, 1915.
16. What is the date appointed for the Annual Meeting: 15th March, 1916. Date of last Annual Meeting: 17th March, 1915.
17. Special General Meetings held in 1915: Dates, none.



## THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Buildings Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Guelph and Ontario Investment and Savings Society of Guelph, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Cork and Wyndham Streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Alexander Baine Petrie, President, Guelph;	February, 1915; February, 1916.
Henry Howitt, M.D., 1st Vice-President, Guelph;	" "
George D. Forbes, 2nd Vice-President, Hespeler;	" "
Charles E. Howitt, Director, Guelph;	" "
George Shortreed, Director, Guelph;	" "
J. E. McElderry, Man. Dir. and Sec.-Treas., Guelph;	" "

A. Permanent capital stock: total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class I.—Fixed and Permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock. ....	10,326	\$ 50	\$ 516,300	516,300 00	.....
2. Partly " ....	8,514	50	425,700	112,440 00	313,260 00
3. Instalment Stock ..... (payable by fixed periodical payments and still in process of payment)	472	50	23,600	14,955 00	8,645 00
Totals.....	19,312	.....	965,600	643,695 00	321,905 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders.)

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called \$439,900.00; total paid thereon .....	\$439,900 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$85,400.00; total paid thereon ....	112,440 00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid .....	27,537 93	
5. (e) Unappropriated profits in respect of (1), (2), (3) and (8) .....	26,671 84	
6. (f) Reserve fund in respect of (1), (2), (3) and (8) ..	635,082 50	
8. (h) Instalment permanent stock (payable by fixed periodical payments; total subscribed, \$100,000.00; on which has been paid .....	91,355 00	
9. (i) Dividends declared on (8) but not paid .....	4,553 87	
10. (j) Unappropriated profits on (8) ... }	} Included in items	
11. (k) Reserve fund in respect of (8) .. }		(5), (6).
13. (m) Instalments or premiums on (8) paid in advance: Instalments, \$31,740.00; premiums, \$17,214.00		\$1,337,541 14

## Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal ...	\$556,486 66	
28. Interest on deposits, due or accrued or capitalized ....	7,711 81	
29. Debentures issued in Canada .....	1,807,946 00	
30. Interest due and accrued on (29) .....	39,572 31	
31. Debentures issued elsewhere than in Canada .....	235,102 24	
32. Interest due and accrued on (31) .....	5,590 76	
41. Other liabilities to the public, viz.:		
43. (b) War tax accrued .....	1,241 03	
		2,653,650 81
Total liabilities .....		\$3,991,191 95

Cr. Assets.

## 1.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises at Guelph, Ont. (held in freehold) ..	\$20,000 00	
5. (b) Freehold land (including buildings) other than the foregoing .....	17,011 67	
		\$37,011 67

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land, including accrued interest .....	3,149,948 90
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## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures .....	\$301,781 78
15. (c) Public School debentures .....	2,000 00

## BALANCE SHEET.—Continued.

16. (d) Debts secured by Loan Corporation debentures . . . .	\$22,584 53	
17. (e) Debts secured by Dominion Government stock or bonds . . . . .	48,427 60	
20. (h) Debts secured only by permanent stock or shares of the Corporation . . . . .	4,632 87	
26. (n) Interest due and accrued on items (14) to (20) and not included therein . . . . .	7,526 35	
		\$386,953 13
E.—Cash.		
31. (a) On hand . . . . .	\$7,168 75	
32. (b) In bank, Guelph, Ont. . . . .	375,745 01	
34. (ii) In Bank of Montreal, London, England . . . . .	34,072 82	
		416,986 58
F.—Assets not hereinbefore mentioned.		
37. (a) Rents accrued . . . . .		291 67
Total assets . . . . .		\$3,991,191 95

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

		(Col. 1.)	(Total Col. 4.)
2. (i) On hand . . . . .	\$8,634 18		
(ii) In bank . . . . .	256,434 83		
			\$265,069 01

## Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital . . . . .	\$32,375 00	
(aa) Joint stock received in advance of calls . . . . .	3,010 05	
5. (b) Premiums on (4) . . . . .	3,861 50	
		39,246 50

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty (including renewals):			
10. (i) Principal . . . . .	\$313,604 95		
11. (ii) Interest . . . . .	240,881 17		
(b) On other securities:			
12. (i) Principal . . . . .	32,838 23		
13. (ii) Interest or dividends . . . . .	5,218 95		
			592,543 30

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items) . . . . .	\$9,142 71	
17. (b) Rents of portion of office building . . . . .	1,535 11	
		10,677 82

## E.—Miscellaneous.

(h) Profits on sterling exchange . . . . .		1,208 22
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## F.—Borrowed Money.

36. (b) Borrowed by taking deposits, including interest capitalized . . . . .	\$912,744 33	
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## BALANCE SHEET.—Continued.

Receipts for the year ending 31st December, 1915.

27. (c) Borrowed on debentures, currency .....	\$373,164 26	
28. (d) Borrowed on debentures, sterling .....	17,202 53	
		\$1,303,111 12

## G.—Receipts from Other Sources.

30. (a) Interest on bank deposits, etc., net .....	\$8,270 05	
(b) Exchange, collection charges, etc., net .....	402 28	
		8,672 33
Total .....		\$2,220,528 30

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty, including renewals.	\$160,526 06	
(b) Loaned or invested on other securities:		
2. (i) On Loan Corporation's debentures .....	249,948 18	
3. (ii) Dominion of Canada War Loan .....	48,427 60	
4. (iii) Loan Corporation's debentures .....	7,350 00	
5. (iv) On Loan Corporation's permanent stock ....	1,392 00	
		\$467,643 84

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	60,978 65
--	-----------

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal .....	\$864,378 99	
Interest .....	15,518 72	
20. (c) Debentures issued in Canada: Principal .....	249,136 97	
Interest .....	82,300 41	
21. (d) Debentures issued elsewhere: Principal .....	22,677 52	
Interest .....	11,275 59	
		1,245,288 20

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$18,254 81	
26. (b) Commission and expenses in connection with moneys borrowed and lent .....	1,267 66	
27. (c) Caretaking, etc. ....	466 50	
28. (d) Stationery, postage, printing and advertising .....	2,000 67	
29. (e) Law costs .....	33 15	
30. (f) Fuel, rent, taxes (other than in 1 and 32) and rates	3,223 29	
31. (g) Travelling expenses .....	1,472 30	
32. (h) Registration fees .....	230 00	
33. (i) Other management expenditure .....	561 13	
(j) War taxes .....	1,536 20	
		29,045 71

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## E.—Other Expenditures, viz.:

34. (a) Taxes, insurance and repairs on portion of office building leased .....	\$585 32
---	----------

## F.—Balance.

37. (a) Cash on hand and in bank in Canada .....	\$382,913 76	
Cash in Bank of Montreal, London, England .....	34,072 82	
		416,986 58
Total .....		\$2,220,528 30

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued in Canada, \$243,637.72 (including overdue debentures); issued elsewhere, \$62,714.60.
- Amount of other existing obligations which will mature in 1916: Other than deposits, none.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$1,208,067.68; including those overdue and those payable on demand.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, 2.844%; on debentures, 4.8013%; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915:
  - On mortgages of realty; (b) on other securities.
  - Owned beneficially by the Corporation: (a) 7.6382%; (b) 4.7734%.
  - Not owned beneficially: (a) none; (b) none.
- Of the mortgages owned beneficially by the Corporation \$415,506.21 is on realty situate in Ontario, and \$2,734,442.69 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
- Loans transferred to real estate account during 1915, viz.:
  - Funds or securities owned beneficially, \$25,184.54.
  - Not so owned, none.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - Owned beneficially, No. 37; amount, \$61,857.88.
  - Not so owned, No., none; amount, none.
- Aggregate market value of land mortgaged to the Corporation:
  - Mortgages owned beneficially, \$7,477,025.00.
  - Not so owned, none.
- How often are the securities held by the Corporation valued? The mortgages are inspected annually.
- (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Managing Director, \$10,000.00; other officers, \$16,000.00; some of the solicitors are also under bond.
 

(b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies, except one firm of solicitors.
- Date when the accounts of the Corporation were last audited? As at December 31st, 1915. The accounts for January, 1916, have also been audited.
- Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Berlin.

For 1916: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Berlin.
- What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July 10% per annum.
- What is the date appointed for the Annual Meeting? February 16th, 1916. Date of last Annual Meeting? February 17th, 1915.
- Special General Meetings held in 1915: Dates, February 17th, 1915.

## THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

Head Office, Owen Sound, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by Declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order in Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 861 Second Avenue East, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1915, were as follows, together with their respective terms of office:

S. J. Parker, President, Owen Sound;	Feb. 3rd, 1915; Feb. 2nd, 1916.
Capt. Robt. McKnight, Vice-Pres., Owen Sound;	" "
Robert Wightman, Director, Owen Sound;	" "
W. H. Taylor, Director, Owen Sound;	" "
John McDonald, Director, Chatsworth;	" "
Wm. Thomson, Director, Grimston;	" "
W. J. Paterson, Director, Owen Sound;	" "
H. B. Smith, Director, Owen Sound;	" "
John Parker, Director, Owen Sound, Ont.;	" "
Wm. P. Telford, Secretary and Manager, Owen Sound;	" "

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	8,894	\$ 50	\$ 443,200	\$ 443,200	.....
2. Partly called stock .	1,136	50	56,800	695	.....
Totals.....	10,000	.....	500,000	443,895	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$443,200; total paid thereon, \$443,200 .....	\$443,200 00	
2. (b) Ordinary joint stock capital, total called, \$56,800; total paid thereon, \$695 .....	695 00	\$443,895 00
4. (d) Dividends declared in respect of (1) and (2), but not yet paid .....		13,316 85
5. (e) Unappropriated profits .....		107 86
6. (f) Reserve fund in respect of (1) and (2) .....		52,000 00

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$67,212 81	
29. Debentures issued in Canada .....	133,336 00	
30. Interest due or accrued on (29) .....	2,120 59	202,669 40
Total liabilities .....		\$711,989 11

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Owen Sound, held in freehold .....	22,000 00	
5. (b) Freehold land other than foregoing .....	2,582 08	
7. (d) Office furniture and safety deposit boxes .....	671 00	
8. (e) Rents, accrued .....	433 33	
		\$25,686 41

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$630,156 15	
10. (b) Insurance premiums and other mortgage charges...	517 66	
11. (c) Interest due and accrued on item (9), not included therein .....	16,913 87	647,587 68

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured by permanent stock or shares of the Corporation. Loaned on notes with Grey and Bruce Loan Co. ....	\$34,656 32	
26. (n) Interest due and accrued on item (20) and not included therein. Interest accrued on bills receivable .....	1,996 56	36,652 88

## E. Cash.

31. (a) On hand and in bank .....		2,062 14
Total assets .....		\$711,989 11

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1914.		
(b) Cash not already shown under (1):		
2.	(i) On hand .....	\$550 35
3.	(ii) In bank .....	3,509 94
		\$4,060 29
B.—Sums received wholly or partly on Capital Stock.		
9.	Transfer fees .....	8 07
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal and insurance premiums, etc. ....	\$37,267 47
11.	(ii) Interest .....	36,416 53
(b) In other securities:		
12.	(i) Principal: stock loans repaid .....	22,653 70
13.	(ii) Interest on stock loans .....	1,339 90
		97,677 60
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rent of part of office premises .....	1,554 40
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits .....	\$121,064 66
27.	(c) Borrowed on debentures .....	22,585 00
		143,649 66
G.—Receipts from other Sources.		
30.	(a) Rents of safe deposit boxes .....	\$101 49
	(b) Interest from Merchants Bank .....	325 19
		426 68
	<b>Total</b> .....	<b>\$247,376 70</b>

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1.	(a) Loaned on mortgages of realty .....	\$38,156 84
	(b) Loaned or invested in other securities, viz.:	
2.	(i) On Company's stock .....	22,641 82
7.	(c) Insurance and taxes advanced on property mortgaged to the Corporation .....	459 29
		\$61,257 95



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.	
8. Dividends paid on permanent stock .....	\$26,633 49
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
18. (a) Bank account, interest paid bank .....	21 75
19. (b) Deposits:	
Principal .....	\$96,347 24
Interest .....	2,101 90
20. (c) Debentures payable in Canada:	
Principal .....	45,450 00
Interest .....	8,449 93
	152,349 07
D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	\$2,280 00
28. (d) Stationery, postage, printing and advertising .....	171 05
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	1,337 67
32. (h) Registration and filing fees and Provincial tax ....	634 87
33. (i) Other management expenditure .....	357 61
War tax .....	271 10
	5,052 30
F.—Balance.	
37. (a) Cash on hand and in bank .....	2,062 14
Totals .....	\$247,376 70

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$45,049.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$116,922.84.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3¾%; on debentures, 4¾%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty: (b) on other securities:
  - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 6½%.
  - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, all excepting \$2,999.15 is on realty situate in Ontario, and \$2,999.15 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,200,000.00.
  - (ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? At time loans are made.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, for \$10,000.00, and solicitor for \$4,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? To December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: A. F. Armstrong and H. H. Burgess.  
For 1916: A. F. Armstrong and H. H. Burgess.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 6% per annum.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February.  
Date of last Annual Meeting? February 3rd, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head Office, Hamilton, Ont.

## CONSTATING INSTRUMENTS.

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D.), and provided for the registration and cancellation of debenture stock.

## ANNUAL STATEMENT

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows: All are elected at yearly meeting, first Monday in March each year:

George Rutherford, President, Hamilton.  
 John T. Glasco, Vice-President, Hamilton.  
 George Hope, Director, Hamilton.  
 Henry L. Roberts, Director, Grimsby.  
 Joseph J. Greene, Director, Hamilton.  
 William A. Wood, Director, Hamilton.  
 Donald M. Cameron, Manager and Secretary,  
 Hamilton.

All elected at yearly meeting on the first Monday of March each year.

A. Permanent capital stock: Total amount authorized, \$3,000,000; total amount subscribed, \$2,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act.

Description.	Total amount issued and subsisting 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock ....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	.....
2. Partly called stock ....	10,000	100	1,000,000	200,000	800,000
Totals.....	20,000	.....	2,000,000	1,200,000	800,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$200,000; total paid thereon .....	200,000 00	
4. (d) Dividends declared in respect of (1), (2), but not yet paid .....	48,000 00	
6. (f) Reserve fund in respect of (1), (2) .....	985,000 00	
7. (g) Contingent fund in respect of (1), (2) .....	29,032 60	
		\$2,262,032 60

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$844,333 50	
28. Interest on deposits, due or accrued or capi- talized .....	\$29,676 96	
29. Debentures issued in Canada .....	508,807 30	
30. Interest due and accrued on (29) .....	8,600 00	
31. Debentures issued elsewhere than in Canada .....	855,364 57	
32. Interest due and accrued on (31) .....	6,500 00	
35. Debenture stock issued elsewhere than in Canada .....	372,786 66	
36. Interest due and accrued on (35) .....	2,485 25	
39. Due on loans in process of completion or to pay assumed mortgages .....	13,499 78	
		2,612,377 06
Total liabilities .....		\$4,874,409 66

Cr. Assets.

## 1.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Hamilton, Ont., held in freehold .....	\$80,000 00	
3. (ii) At Brandon, Man., held in freehold .....	13,000 00	
		\$93,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$4,162,799 75	
10. (b) Debts secured by mortgaged land held for sale .....	16,100 00	
		4,178,899 75

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures owned by Society...	\$172,545 15	
17. (c) Dominion Government stock or bonds .....	2,008 35	

## BALANCE SHEET.—Continued.

Cr.	Assets.		
18. (f) Stock or bonds of any of the Provinces of Canada, Ontario . . . . .		\$48,552	05
20. (h) Debts secured only by permanent stock or shares of the Corporation . . . . .		9,011	90
24. (i) Debts secured by Chartered Banks and Loan Com- panies stock . . . . .		3,259	65
			\$235,377 10
E.—Cash.			
31. (a) On hand . . . . .		\$5,319	66
33. (i) In Bank of Scotland (England) . . . . .		40,353	85
4. (ii) In banks (Canada) . . . . .		321,459	30
			367,132 81
Total assets . . . . .		\$4,874,409	66

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

		Total Col. 4.
(b) Cash (not already shown under (1)):		
2. (i) On hand . . . . .	\$7,636	33
3. (ii) In bank . . . . .	232,711	12
		\$240,347 45

## C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal . . . . .		453,588 80
11. (ii) Interest . . . . .		279,994 51
(b) On other securities:		
12. (i) Principal (debentures) . . . . .		10,659 98
13. (ii) Interest . . . . .		10,355 87
15. (iii) Interest received from bank, etc. . . . .		11,740 20

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, head office building . . . . .	5,031 65
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits . . . . .	\$46,986 63
27. (c) Borrowed on debentures . . . . .	143,025 25

## G.—Receipts from Other Sources, viz.:

30. (a) Sundry accounts . . . . .	54,900 56
(b) Exchange . . . . .	2,954 43
Total . . . . .	\$2,059,585 33

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Total Col. 4.
1. (a) Loaned on mortgages of realty .....	\$399,910 66
(b) Loaned or invested in other securities, viz.:	
3. (ii) Dominion debentures purchased .....	2,000 00
4. (iii) Provincial debentures purchased .....	23,101 10

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	96,000 00
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## C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:	
Principal .....	794,956 10
Interest .....	684 68
20. (c) Debentures issued in Canada:	
Principal .....	86,840 00
Interest .....	22,611 77
21. (d) Debentures issued elsewhere:	
Principal .....	105,144 31
Interest .....	38,271 62
23. (f) Debenture stock issued elsewhere:	
Principal .....	14,911 32
Interest .....	978 14
24. (g) General interest .....	978 14

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees, including directors .....	16,551 35
26. (b) Commission on brokerage .....	3,911 65
28. (d) Stationery, postage, printing and advertising .....	1,540 30
30. (f) Taxes—Government, business and war .....	6,193 05
31. (g) Travelling expenses, inspection of land, and Inspectors' salaries.	5,947 51
32. (h) Registration fees .....	235 00
33. (i) Sundry accounts .....	61,195 87

## E.—Other Expenditure, viz.:

34. (a) Manitoba branch expenses .....	8,546 92
35. (b) Debenture expenses .....	2,921 17

## F.—Balance.

37. (a) Cash on hand and in banks .....	367,132 81
<b>Total</b> .....	<b>\$2,059,585 33</b>



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$252,577.30; Issued elsewhere, \$318,158.33.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$666,658.95.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.55%; on debentures, 4.47%; on debenture stock, 4%; average rate on all mortgage investments outstanding on December 31st, 1915, 6.98%.
5. Average rate of interest per annum received by the Corporation on investments made during 1915:
  - (a) On mortgages of realty; (b) On other securities:
    - (i) Owned beneficially by the Corporation: (a) 7.307%; (b) 5%.
    - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$1,851,137.75 is on realty situate in Ontario, and \$2,327,762.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$1,413.97.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 12; Amount, \$28,107.90.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$10,765,556.00.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All, from \$5,000.00 down.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee.
13. Date when the accounts of the Corporation were last audited: December 31st, 1915; audited monthly.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton; Cherry, Macdonell & Company, Brandon, Man.

For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd January and 2nd July; 8% per annum.
16. What is the date appointed for the Annual Meeting? 1st Monday in March. Date of last Annual Meeting? 1st March, 1915.
17. Special General Meetings held in 1915: None.



## THE HURON AND ERIE MORTGAGE CORPORATION.

Head Office, London, Ontario.

## CONSTATING INSTRUMENTS.

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edw. VII. (1906), c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U. C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Decl. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book I., p. 67). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905; and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII. (1906), c. 110 (D).

See special Acts (Dominion and Ontario), 1915.

## ANNUAL STATEMENT

Of the condition and affairs of The Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

T. G. Meredith, K.C., President, London;	February 9th, 1916; February 13th, 1917.
Hume Cronyn, 1st Vice-President, London;	" "
F. E. Leonard, 2nd Vice-President, London;	" "
Philip Pocock, Director, London;	" "
H. E. Gates, Director, London;	" "
F. R. Eccles, M.D., Director, London;	" "
George T. Brown, Director, London;	" "
Robt. Fox, Director, London;	" "
A. H. M. Graydon, Director, London;	" "
M. Aylesworth, Secretary, London;	" "

A. Permanent capital stock: Total amount authorized, \$5,000,000 (6 Edw. VII., c. 130): total amount subscribed, \$4,500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	—		
		\$	\$	\$	\$
1. Fully called stock ....	40,000	50	2,000,000	1,958,414 98	41,585 02
2. Partly called stock ....	50,000	50	2,500,000	500,000 00	2,000,000 00
Totals. ....	90,000	.....	4,500,000	2,458,414 98	2,041,585 02

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$2,000,000.00; total paid thereon .....	\$1,958,414 98
2. (b) Ordinary joint stock capital, 20 per cent. called; total called ; total paid thereon .....	500,000 00
4. (d) Dividend declared in respect of (1), (2), but not yet paid .....	73,682 75
5. (e) Unappropriated profits in respect of (1), (2) .....	40,662 19
6. (f) Reserve fund in respect of (1), (2) .....	2,900,000 00
9. (i) Branch Office Extension Fund .....	10,000 00
10. (j) Officers' Pension Fund .....	10,000 00
	\$5,492,759 92

Liabilities to the Public.

27. Deposited, right reserved to require 30 days' notice of any withdrawal .....	\$2,394,623 00
28. Interest on deposits capitalized or paid in 1914, \$68,741.89	
29. Debentures payable in Canada .....	3,651,097 69
30. Interest due and accrued on (29) .....	59,527 01
31. Debentures payable elsewhere than in Canada .....	5,378,117 94
32. Interest due and accrued on (31) .....	33,221 68
	11,516,497 32
Total liabilities .....	\$17,009,257 24

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 440-442-444 Richmond Street, London, Ont., and 472-474 Talbot St., St. Thomas, Ont, held in freehold .....	\$81,000 00

## BALANCE SHEET.—Continued.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$11,691,349 21	
Less amount retained to pay prior mortgages .....	64,509 74	
		\$11,626,839 47

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Municipal bonds or debentures owned by Company ..	\$1,572,783 00	
15. (c) Public School debentures owned by Company .....	1,019,422 00	
16. (d) Bonds of other Corporations owned by Company ....	75,436 00	
17. (e) Dominion Government stock or bonds owned by the Company .....	12,573 00	
18. (f) Rural Telephone bonds owned by the Company .....	293,028 00	
22. (j) Debts secured by Life Insurance Policies .....	4,502 00	
23. (k) Debts secured by bank stock .....	870 00	
		2,978,614 00

## E.—Cash.

31. (a) On hand .....	\$73,532 41	
32. (b) In bank as follows:		
33. (i) In England .....	11,204 96	
34. (ii) In Canada .....	1,057,206 40	
		1,141,943 77

## F.—Assets not hereinbefore mentioned.

37. (a) Permanent stock of other Corporations fully paid up .....	1,180,860 00	
Total assets .....		\$17,009,257 24

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balanced from 31st December, 1914.

	(Col. 1.)	(Col. 4.)
1. (a) Cash, not already shown under (1):		
2. (i) On hand .....	\$47,892 86	
3. (ii) In bank .....	647,834 35	
		\$695,727 21

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	\$52,213 16	
5. (b) Premiums on (4) .....	53,238 17	
		105,451 33

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal .....	\$1,799,288 36	
11. (ii) Interest .....	821,964 88	
(b) On other securities:		
12. (i) Principal .....	681,073 73	
13. (ii) Interest or dividends .....	212,675 24	
14. Retained to pay assumed mortgages .....	25,605 40	
		3,540,607 61

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents .....		\$2,260 00
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$5,027,002 40	
27. (c) Borrowed on debentures .....	1,265,382 55	
		6,292,384 95

## G.—Receipts from other sources, viz.:

30. (a) Interest on bank accounts .....	\$9,669 99	
(b) Contributions to office Pension Fund .....	2,711 12	
(c) Debenture exchange .....	7,698 60	
		20,074 71
Total .....		\$10,656,505 81

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty .....	\$1,102,522 07	
(i) Assumed mortgages .....	61,136 50	
(b) Loaned or invested in other securities:		
3. (ii) Loaned on bonds .....	136,115 00	
4. (iii) Debentures and other securities purchased .....	1,356,349 00	
		\$2,656,122 57

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	290,748 20
--	------------

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:		
Principal .....	\$4,732,310 17	
Interest .....	2,582 39	
20. (c) Debentures payable in Canada:		
Principal .....	883,717 13	
Interest .....	154,470 65	
21. (d) Debentures payable elsewhere:		
Principal .....	363,535 10	
Interest .....	239,582 67	
		6,376,198 11

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$78,346 30	
26. (b) Commission or brokerage .....	23,362 80	
27. (c) Insurance premiums .....	518 61	
28. (d) Stationery, postage, printing and advertising .....	13,847 19	
29. (e) Law costs .....	3,670 59	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	13,889 76	
31. (g) Travelling expenses .....	8,909 78	
32. (h) Registration fees .....	377 50	
33. (i) Other management expenditure .....	4,791 25	
		147,713 78

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

E.—Other Expenditures, viz.:	
34. (a) Building .....	\$16,685 39
35. (b) Transferred to Canada Trust Co., Trustees for Officers' Pension Fund .....	12,711 12
36. (c) British Red Cross Fund .....	1,500 00
(d) Patriotic Fund .....	2,000 00
(e) War revenue tax .....	10,882 87
	\$43,779 38
F.—Balance.	
37. (a) Cash on hand and in banks .....	1,141,943 77
Total .....	\$10,656,505 81

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Payable in Canada, \$1,310,016.42, including \$12,471.01 overdue and not presented for payment; payable elsewhere, \$1,226,692.00, including \$16,911.67 overdue and not presented for payment.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$1,323,445.28.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.248%; on debentures, 4.463%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.0293%; (b) 5.704%.
  - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$7,920,567.21 is on realty situate in Ontario, and \$3,770,782.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 55; amount, \$145,971.99.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$26,604,331.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? General Manager, \$10,000.00; other officers, \$117,000.00; total, \$127,000.00.
 

(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? As at December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: M. H. Rowland and F. G. Jewell, C.A.  
For 1916: M. H. Rowland and F. G. Jewell, C.A.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October, each 3%.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: Dates, none.



## THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Industrial Mortgage and Savings Company, of Sarnia, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 197 Front Street, in the City of Sarnia in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

John Cowan, K.C., President, Sarnia, Ont.;	January, 1914.	January, 1916.
W. G. Willoughby, 1st Vice-Pres., Watford, Ont.;	" 1914.	" 1916.
John McFarlane, 2nd Vice-Pres., Sarnia;	" 1914.	" 1916.
William McDonald, Director, Brigden, Ont.;	" 1915.	" 1917.
Malcolm McGugan, Director, Mount Brydges, Ont.;	" 1915.	" 1917.
Wm. G. Hall, Director, Arkona;	" 1915.	" 1917.
Byron Stephens, Director, Brigden, Ont.;	" 1915.	" 1917.
William Armstrong, Director, Wyoming, Ont.;	" 1914.	" 1916.
John Anderson, Director, Oil Springs;	August 31, 1915.	" 1916.
D. N. Sinclair, Managing-Secretary, Sarnia, Ont.		

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$600,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock . . . .	12,000	\$ 50	\$ 600,000	\$ 599,122 00	\$ 878 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock fully called; total called, \$600,000; total paid thereon .....	\$599,122 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	20,952 75	
5. (e) Unappropriated profits in respect of (1) .....	2,036 34	
6. (f) Reserve fund in respect of (1) .....	300,000 00	
		\$922,111 09

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$650,956 69	
28. Interest on deposits, due, or accrued, or capitalized.....	21,439 11	
29. Debentures issued in Canada .....	505,023 78	
30. Interest due and accrued on (29) .....	9,597 47	
		1,187,017 05
Total liabilities .....		\$2,109,128 14

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 197 Front St., Sarnia, held in freehold.....	\$19,193 43

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,833,440 16	
11. (c) Interest due and accrued on item (9) .....	828 49	
		1,834,268 65

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$170,092 27	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	12,373 14	
		182,465 41

## E.—Cash.

31. (a) On hand .....	\$24,468 19	
33. (b) In bank .....	43,871 66	
		68,339 85

## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture .....	4,860 80	
Total assets .....		\$2,109,128 14



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1914.			
		(Col. 1.)	Total Col. 4.
2.	(i) On hand .....	\$10,322 90	
3.	(ii) In bank .....	58,868 55	\$69,191 45
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (a)	Call on joint stock permanent capital .....		1,065 75
C.—Receipts on account of Investments, Loans or Debts.			
(a) On Mortgages of Realty:			
10.	(i) Principal .....	\$228,216 04	
11.	(ii) Interest .....	100,656 73	
(b) On other securities:			
12.	(i) Principal .....	49,880 95	
13.	(ii) Interest or dividends .....	10,905 37	389,659 09
F.—Borrowed Money.			
26. (b)	Borrowed by taking deposits .....	\$935,645 97	
27. (c)	Borrowed on debentures .....	222,138 36	1,157,784 33
G.—Receipts from other sources, viz.:			
30. (a)	Rents from office building .....	\$366 67	
(b)	General interest on bank balances .....	1,407 33	1,774 00
Totals .....			\$1,619,474 62

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
		(Col. 1.)	Total Col. 4.
1. (a)	Loaned on mortgages or realty .....	\$253,319 54	
	Loaned or invested in other securities, viz.:		
2.	(i) Municipal debentures .....	37,391 81	
3.	(ii) Permanent stock .....	13,847 00	\$304,558 35
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock .....		41,840 53

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		Col. 1.	Total Col. 4.
19. (b) Deposits:			
Principal . . . . .		\$951,669 53	
Interest . . . . .		361 97	
20. (c) Debentures issued in Canada:			
Principal . . . . .		217,859 00	
Interest . . . . .		22,616 83	
			\$1,192,507 33
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees . . . . .		\$7,414 00	
26. (b) Commission or brokerage . . . . .		274 00	
28. (d) Stationery, postage, printing and advertising . . . . .		1,256 81	
29. (e) Law costs . . . . .		5 00	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates. . . . .		2,545 20	
31. (g) Travelling expenses . . . . .		91 32	
32. (h) Registration fee . . . . .		155 00	
33. (i) Other management expenditure . . . . .		444 98	
			12,186 31
E.—Other Expenditures, viz.:			
35. (b) Office furniture and fixtures . . . . .			42 25
F.—Balance.			
37. (a) Cash on hand and in bank . . . . .			68,339 85
Total . . . . .			\$1,619,474 62

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$159,305; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Estimated, \$225,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.25%; on debentures, 4.42%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) 5¾%.
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$11,776,734.06 is on realty situate in Ontario, and \$240,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 1; Amount, \$1,900.00.
  - (ii) Not so owned: No., none; Amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$3,500,000.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$12,000; Accountant, \$6,000; Accountant, \$1,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? Audited monthly.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: Henry Ingram and A. B. Telfer.  
For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: January 2nd and July 2nd; rate, 7% per annum.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting?
17. Special General Meetings held in 1915: Dates, none.

## LANDED BANKING AND LOAN COMPANY.

Head Office, Hamilton, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Acts Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 47 James Street South, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

C. S. Scott, F.C.A., President, Hamilton;	1st February, 1915; 7th February, 1916.
S. F. Lazier, Vice-President, Hamilton;	" "
Robert Hobson, Director, Hamilton;	" "
Paul J. Myler, Director, Hamilton;	6th July, 1915; "
Charles Mills, Director, Hamilton;	1st February, 1915; "
C. W. Cartwright, Mgr.-Dir. Hamilton;	23rd February, 1915; "

A. Permanent capital stock: Total amount authorized, \$1,050,000.00; total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully paid stock .....	10,000	\$ 100	\$ 1,000,000	\$ c. 987,970 00	\$ c. 12,030 00
Totals.....	10,000	100	1,000,000	987,970 40	12,030 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon .....	\$987,970 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	39,425 64	
5. (e) Unappropriated profits in respect of (1) .....	3,163 61	
6. (f) Reserve fund in respect of (1) .....	725,000 00	
		\$1,756,559 25

## Liabilities to the Public.

27. Deposits (right reserve to require 30 days' notice of any withdrawal) .....	\$992,054 95	
31. Debentures issued elsewhere than in Canada .....	397,509 52	
32. Interest due and accrued on (31) .....	4,947 35	
33. Debenture stock issued in Canada .....	516,815 37	
34. Interest due and accrued on (33) .....	3,296 12	
40. Other liabilities to the public, viz.:		
41. (a) Advertising, auditors, valutors, war tax .....	3,311 98	
		1,917,935 29
Total liabilities .....		\$3,673,494 54

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows: At Hamilton, held in freehold .....	\$65,000 00	
5. (b) Freehold land (including buildings), other than fore- going .....	\$50 00	
		\$65,850 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than 10) secured by mortgages of land .....	\$3,178,565 30	
10. (b) Debts secured by mortgaged land held for sale....	3,763 29	
		3,182,328 59

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$65,096 01	
17. (e) Debts secured by Dominion Government stock or bonds .....	2,089 39	
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada .....	15,302 95	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	11,841 16	
22. (j) Debts secured by advances on stocks and bonds not owned by Company .....	71,578 86	
		165,908 37

## E.—Cash.

31. (a) On hand .....	\$3,187 12	
32. (b) In banks .....	230,080 46	
		233,267 58

## BALANCE SHEET.—Continued.

## F.—Assets not hereinafore mentioned.

37. (a) Bell Telephone Company Bonds .....	\$16,270 30	
39. (c) Hamilton Cataract Power Co. Bonds .....	9,869 70	
		\$26,140 00
Total assets .....		\$3,673,494 54

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

		Total Col. 4.
1. (a) Cash (not already shown under (1)):		
2.     (i) On hand .....	\$2,894 54	
3.     (ii) In bank .....	205,378 75	

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on Joint Stock Permanent Capital.....	9,469 60
5. (b) Premiums on (4) .....	2,304 00

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		} 626,355 65
10.     (i) Principal.....		
11.     (ii) Interest.....		
(b) On other securities:		
12.     (i) Principal.....		
13.     (ii) Interest or dividends.....		
(c) Unsecured debts:		
14.     (i) Principal.....		
15.     (ii) Interest.....		

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents . . . . .	74 85
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	1,662,936 50
27. (c) Borrowed on debentures .....	48,079 08

## G.—Receipts from other sources, viz.:

30. (a) Bank interest, rents, etc. ....	10,218 18
Totals . . . . .	\$2,567,711 15

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	Col. 1.	Total.	Col. 4.
1. (a) Loaned on mortgages of realty and other securities.	.....	\$544,307	78
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	.....	78,206	42
C.—Borrowed Money (other than foregoing) or interest thereon paid.			
19. (b) Deposits:			
Principal .....	\$1,574,599	51	
Interest .....	459	89	
20. (c) Debentures issued in Canada:			
Principal .....	37,560	00	
Interest .....	17,299	46	
21. (d) Debentures issued elsewhere:			
Principal .....	24,515	83	
Interest .....	23,339	11	
		<u>\$1,677,773</u>	80
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees .....	\$16,498	99	
28. (d) Stationery, postage, printing and advertising .....	1,258	85	
31. (g) Travelling expenses .....	5,314	30	
32. (h) Registration fees and taxes .....	5,157	35	
		<u>28,229</u>	49
E.—Other Expenditures, viz.:			
34. (a) Office buildings .....		3,582	05
35. (b) Valuators' commission .....		2,344	03
F.—Balance.			
37. (a) Cash on hand and in banks .....		233,267	58
Total .....		<u>\$2,567,711</u>	15

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$221,138.88; Issued elsewhere, \$183,789.66.
2. Amount of other existing obligations which will mature in 1916, \$992,054.95.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately \$400,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.663%; on debentures, 4.586%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.108%; (b) 5.44%.
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$1,496,377.44 is on realty situate in Ontario, and \$1,682,187.86 is on realty situate elsewhere.



7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 1; Amount, \$2,429.90.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$6,970,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant and Teller, \$5,000 each; Ledger-keeper and Inspectors, \$2,000 each.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: R. C. Young, Toronto; G. E. F. Smith, Hamilton.  
For 1916: Same.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd January, 4%, and 2nd July, 4%.
16. What is the date appointed for the Annual Meeting? 1st Monday in February. Date of last Annual Meeting? 1st February, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52) issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1914, c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

## ANNUAL STATEMENT

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 27 Downie Street, in the City of Stratford, in the Province of Ontario.

The board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:—

John Brown, President, Stratford;	Jan. 28th, 1915; Jan. 27th, 1916.
J. W. Scott, Vice-President, Listowel;	“ “
James Trow, Director, Stratford;	“ “
Dr. James A. Robertson, Director, Stratford;	“ “
Herbert M. Johnson, Director, Stratford;	“ “
James P. Morton, Director, Hamilton;	“ “
Hon. Nelson Monteith, Director, Stratford;	“ “
Thomas Ballantyne, Director, Stratford;	“ “
J. A. Davidson, Manager and Secretary, Stratford;	Aug. 1st, 1914.

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$450,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd June, 1902. Rate—Balance due and unpaid. . .

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called .....	4,500	\$ 100	\$ 450,000	\$ 450,000 00	.....
Totals.....	4,500	100	450,000	450,000 00	.....

— LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$450,000; total paid thereon .....	\$450,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	18,000 00	
5. (e) Unappropriated profits in respect of (1) .....	3,558 80	
6. (f) Reserve fund in respect of (1) .....	320,000 00	
		\$791,558 80

## Liabilities to the Public.

27. Deposits (including all interest to 31st December, 1915, capitalized), right reserved to require 30 days' notice of any withdrawal .....	\$691,809 36	
29. Debentures issued in Canada .... }	507,563 54	
30. Interest due and accrued on (29) }		1,199,372 90
Total liabilities .....		\$1,990,931 70

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) at Stratford, held in freehold, assessed value .....	\$17,000 00

## B.—Debts Secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and interest accrued .....	1,818,406 00
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## C.—Debts not above enumerated for which the Corporation holds Securities as follows:—

14. (b) Debts secured by municipal bonds or debentures .....	73,873 00
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## E.—Cash.

32. In Bank of Montreal, Stratford .....	\$1,652 70
Total assets .....	\$1,990,931 70

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

Col. 1. Total (Col. 4).

1. (b) Cash (not already shown under (1):	
3. (ii) In bank .....	\$33,366 68

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

B.—Sums Received Wholly or Partly on Capital Stock.		
4. (a) Calls on Joint Stock Permanent Capital .....	.....	350 00
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:—		
10. (i) Principal and Interest .....	\$362,355 87	
(ii) Interest general .....	481 04	
	<u>          </u>	\$362,836 91
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits .....	\$964,960 53	
27. (c) Borrowed on debentures .....	257,425 54	
	<u>          </u>	1,222,386 07
Total .....		<u>\$1,618,939 66</u>

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	Col. 1.	Col. 4.
1. (a) Loaned on mortgage of realty (Including item 7)..	\$374,805 59	
(b) Loaned or invested on other securities, viz.:		
1. (i) City of Stratford debentures .....	73,873 00	
	<u>          </u>	\$448,678 59
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....		35,979 00
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		
19. (b) Deposits: Principal .....	\$901,978 54	
Interest .....	23,280 33	
20. (c) Debentures issued in Canada: Principal .....	92,776 77	
Interest .....	20,174 07	
	<u>          </u>	1,038,209 71
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....	\$6,197 00	
26. (b) Commission or brokerage .....	1,282 20	
28. (d) Stationery, postage, printing and advertising .....	1,221 77	
29. (e) Insurance and bond premiums .....	102 93	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ...	610 34	
32. (h) Registration fees and fying fees .....	724 50	
33. (i) Other management expenditure: Votes of shareholders to President and Vice-President .....	600 00	
	<u>          </u>	10,738 74

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## E.—Other Expenditure, viz.:

34. (a) Improvement to office premises .....	\$496 46	
35. (b) Patriotic Fund and Red Cross subscriptions .....	2,500 00	
36. (c) Dominion War Tax .....	684 46	
		\$3,680 92

## F.—Balance.

37. (b) Cash in bank .....	81,652 70
Totals . . . . .	\$1,618,939 66

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued in Canada, \$84,583.00; issued else, where, none.
- Amount of other existing obligations which will mature in 1916, none.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \_\_\_\_\_.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.56%; on debentures, 4.67%; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) On other securities:
  - Owned beneficially by the Corporation: (a) 6.02%; (b) 5.75%.
  - Not owned beneficially: (a) ; (b) .
- Of the mortgages owned beneficially by the Corporation \$1,818,406.00 is on realty situate in Ontario and is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation is on realty situate in Ontario, and is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1915, viz.:
  - Funds or securities owned beneficially, none.
  - Not so owned, none.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - Owned beneficially, No. 1; amount, \$480.00.
  - Not so owned, No. ; amount, .
- Aggregate market value of land mortgaged to the Corporation:
  - Mortgages owned beneficially, \$3,887,500.00.
  - Not so owned, .
- How often are the securities held by the Corporation valued? No regular valuation.
- (a) Specify the officers of the Corporation who are under bond and for what sum respectively: J. A. Davidson, \$5,000; Peter Bradshaw, \$3,000; W. P. Bradshaw, \$2,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
- Date when the accounts of the Corporation were last audited. January 7th, 1916.
- Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Geo. Hamilton and Wm. Irwin, Stratford.  
For 1916: Not appointed.
- What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915; July 2nd, 1915. Dividend paid each date at the rate of 8% per annum.
- What is the date appointed for the Annual Meeting? January 27th, 1916. Date of last Annual Meeting? January 28th, 1915.
- Special General Meetings held in 1915: None held.

COLONIAL INVESTMENT AND LOAN COMPANY.

Head Office, Toronto.

Incorporated under special Act of Canada, 63-4 V., c. 95.

ANNUAL STATEMENT

Of the condition and affairs of the Colonial Investment and Loan Company, of Toronto, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

A. J. Jackson, President, Toronto;	Feb. 24th, 1915; Feb. 24th, 1916.
J. H. Mitchell, Vice-President, Toronto, Ont.;	“ “
Henry O'Hara, Vice-President, Toronto, Ont.;	“ “
A. C. McMaster, Director, Toronto, Ont.;	“ “
W. R. White, K.C., Director, Pembroke, Ont.;	“ “
A. J. Jackson, Manager, Toronto, Ont.;	Feb. 28th, 1915; Feb. 28th, 1916.
J. H. Mitchell, Secretary, Toronto, Ont.;	“ “

A.—Permanent capital stock: Total amount authorized, \$5,000,000; permanent preference, \$4,900,000; ordinary permanent, \$100,000; total amount subscribed, permanent preference, \$2,455,010.00; ordinary permanent, \$100,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Permanent preferred, May 12th, 1902; gross amount, \$113,570.09; amount paid thereon, \$91,427.79. Ordinary permanent, December 13th, 1910; rate per cent., ten per cent.; gross amount, \$10,000.00; amount paid thereon, \$10,000.00.

Description.	No. of shares.	Par value.	Total amount held.		Total amount paid thereon.		Total remaining unpaid on calls.	
			\$	c.	\$	c.	\$	c.
1. Fully called permanent preference.....	245,501	10	2,455,010	00	2,432,867	70	22,142	30
2. 20 per cent. called, ordinary permanent .....	10,000	10	100,000	00	20,000	00	None	
Total .....	255,501	.....	2,555,010	00	2,452,867	70	22,142	30

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## A.—Permanent Capital Stock or Shares.

1. (a) Permanent preference stock capital fully called: Total called, \$2,455,010; total paid thereon.....	\$2,432,867 70	
2. (b) Ordinary joint stock capital 20 per cent. called: Total called, \$20,000; total paid thereon .....	20,000 00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid: Permanent preference stock.... \$60,816 13 Ordinary permanent stock .... 500 00		61,316 13
5. (c) Unappropriated profits in respect of (1) and (2) (profit and loss) .....	53,966 00	
6. (f) Reserve fund in respect of (1) and (2) .....	300,000 00	
Real Estate Reserve Fund .....	50,000 00	
Unclaimed dividends and balances .....	5,331 97	
		\$2,923,481 80

## Liabilities to the Public.

29. Debentures issued in Canada .....	\$121,200 00	
30. Interest due or accrued on (29) .....	2,631 23	
31. Debentures issued elsewhere than in Canada, sterling....	598,050 00	
32. Interest due or accrued on (31).....	3,785 87	
41. Other liabilities to the public:		
42. (a) Sundry accounts .....	2,895 48	
43. (b) Mortgages assumed with accrued interest .....	604 08	
		729,166 66
Total liabilities .....		\$3,652,648 46

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) .....	\$357,368 67
--	--------------

## B.—Debts secured by Mortgages of Land.

9. (a) *Debts (other than Item 10) secured by mortgages of land: Loans .....	\$3,022,786 20	
Less repayments .....	961,545 85	
		\$2,061,240 35
10. (b) Debts secured by mortgaged lands held for sale ....	13,018 44	
Interest current for month of December, 1915..	1,515 02	
11. (c) Interest due or accrued on item 9 and not included therein .....	90,101 69	
12. (d) Of the debts mentioned in item 13 the sum of is due by directors or officers of the Corporation (not extended), \$14,750.00.		
Insurance premiums, taxes, loan expense .....	56,289 27	
		2,222,164 77

\*Mortgages to the value of \$125.00 for each \$100.00 of the aggregate value of outstanding debentures of the Company are deposited with The Imperial Trusts Company of Canada as trustees as security for the debenture holders.



Cr.

Assets.

C.—Debts not above enumerated, for which the Corporation holds security as follows:

13. (a) Mortgages and agreements for sale purchased, net cost with accrued charges .....	\$86,863 59	
20. (h) †Debts secured only by permanent stock or shares of the Corporation .....	176,824 19	
22. (j) Stocks owned by the Company .....	246,353 25	
23. (k) Debentures owned by Company .....	264,721 86	
24. (l) Call loans .....	66,559 90	
26. (n) Interest due or accrued on items 22 and 23 not included therein .....	13,343 28	
		\$854,666 07

E.—Cash.

32. (b) In banks and trust company .....	215,914 39
--	------------

F.—Assets not hereinbefore mentioned.

41. (e) Office furniture .....	\$1,757 30	
42. (f) Sundry accounts .....	777 26	
		2,534 56
Total assets .....		\$3,652,648 46

Note.—Assets reported in 1914 but written off in 1915 (not extended), \$33,116.65.

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance at 31st December, 1914.

1. Balance on hand and in bank. ....	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4.)
		\$221,384 53		\$221,384 53

B.—Sums received Wholly or Partly on Capital Stock

4. (a) Calls on permanent preference stock .....			\$1,064 36	1,064 36
--	--	--	------------	----------

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

Repayment of Principal of debentures owned by Company .. .. .		7,942 32		
10. (i) Principal, loans repaid, including transfers to real estate .....		\$544,761 19		
11. (ii) Interest, including December, 1915, accretions .....	198,320 13			

†Of the debts mentioned in item 20 the sum of \$28,800.00 is due by directors or officers of the Corporation.

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
(b) On other securities:				
Debenture loans .....		\$239 17		
Share loans .....		52,318 09		
13. (i) Call loans .....		96,368 25		
(ii) Agreements for sale and mortgages purchased, including transfer to real estate .....		16,013 60		
Sale of stocks .....	\$5,951 33	33,579 87		
14. Principal, new loaning plans .....		85,952 64		
15. Repayment in arrears .....		14,759 69		
Accrued interest .....		113,699 07		
D.—Receipts from Real Estate Owned Beneficially by Cor- poration.				
16. (a) Sales (not included in any of the foregoing items) .....		13,382 39		
17. (b) Rents .....	10,262 67			
Profits in properties sold ....	5,971 28			
E.—Miscellaneous.				
19. (b) Discharge of mortgage fees .....	525 15			
20. (c) Special val. fees .....	8 00			
21. (d) Transfer fees, etc. ....	65 75			
22. (e) Interest on arrears .....	5,058 87			
23. (f) Interest on sundry bank deposits .....	4,238 52			
Sterling Exchange .....	1,574 95			
F.—Borrowed Money				
27. (c) Borrowed on debentures, sterling .....		130,353 66		
28. (d) Borrowed on debentures, currency .....		47,250 00		
G.—Received from other sources, viz.:				
30. (a) Sundry accounts .....		1,395 48		235,799 63
(b) Sundry profits .....	3,822 98			1,158,515 42
Totals .....	\$235,799 63	\$1,158,515 42	\$1,064 36	\$1,616,763 94

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

A.—Sums Loaned or Invested on Capital Account			
	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$79,207 05	
(b) Loaned or invested in other securities:			
2. (i) Share loans .....		33,625 00	
3. (ii) Call loans .....		59,080 00	
4. (iii) Agreements for sale and mortgages purchased .....		5,606 24	
5. (iv) Mortgages assumed .....		12,695 42	
6. (c) Real estate purchased, loans transferred .....		206,321 97	
7. (d) Debentures purchased .....		210,853 72	
B.—Expended on Stock Account.			
8. Dividends on permanent preference stock .....	\$121,599 36		
Dividends on ordinary permanent stock ...	1,000 00		
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (c) Debentures issued in Canada: (Principal and interest) .....	10,501 34	142,100 00	
21. (d) Debentures issued elsewhere: Principal, interest .....	28,761 72	176,757 36	
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees—directors, auditors, office assistants, etc. ..	29,461 07		
26. (b) Commission on collections .....	1,150 21		
27. (c) Agents' commission on debentures and loans .....	1,881 05		
28. (d) Stationery, postage, printing and advertising .....	2,686 11		
29. (e) Law costs .....	105 14		
30. (f) Office rent .....	3,486 60		
31. (g) Travelling expenses .....	910 90		
32. (h) Registration fees (Ontario) .....	200 00		
33. (i) Other management expenditure:			
Head office and agency charges .....	792 40		
Stamp duty, etc. ....	119 20		
E.—Other Expenditures, etc.			
34. (a) Transfer fees, debenture holders ...	825 02		
35. (b) Registrar and transfer fees .....	400 00		
36. (c) Expenditure real estate .....	18,533 26		
Special audit fees .....	172 10		
Local Government tax .....	6,376 74		
Sundry losses .....	180 63		
Accrued interest portion of repayment .....		230,863 63	
Loan expense, taxes and insurance premiums .....		7,607 94	
Sundry accounts .....		1,983 37	
Pension Fund .....		5,000 00	
F.—Balance.			
37. (b) Cash on hand and in banks .....		215,914 39	\$229,142 85
Totals .....	\$229,142 85	\$1,387,621 09	\$1,616,763 94

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$48,000.00; Issued elsewhere, \$163,738.72.
2. Amount of other existing obligations which will mature in 1916. \$600.00 assumed mortgages.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916. \$15,265.95, agreements for sale and mortgages purchased.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4½% and 5%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 8.310% loans; (b) stocks, 6.598%; debentures, 7.860%.
  - (ii) Not owned beneficially: (a) 8.310% loans; (b) stocks, 5.369%.
6. Of the mortgages owned beneficially by the Corporation, \$46,926.16 is on realty situate in Ontario, and \$1,004,696.38 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$135,250.00 is on realty situate in Ontario, and \$874,367.81 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$145,756.00.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 2; amount, \$739.50.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation, \$8,620,175.11.
11. How often are the securities held by the Corporation valued? As occasion may require.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Secretary, \$10,000.00; General Manager, \$10,000.00; Cashier, \$10,000.00.
 

(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: G. T. Clarkson, F.C.A., Toronto; Jas. Hardy, F.C.A., Toronto.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, 2½%; July 2nd, 1915, 2½% .
16. What is the date appointed for the Annual Meeting? February 24th, 1916. Date of last Annual Meeting? February 24th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880 to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Lambton Loan and Investment Company, of Sarnia, Ontario, at the 31st of December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 191 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Norman S. Gurd, President, Sarnia;	1st January, 1916; 1st January, 1918.
David Milne, Vice-President, Sarnia;	" "
W. J. Hanna, Director, Sarnia;	" "
John Webster, Director, Florence;	" "
F. F. Pardee, Director, Sarnia;	1st January, 1915; 1st January, 1917.
Robert Mackenzie, Director, Sarnia;	" "
Thomas Boulton, Director, Mooretown;	" "
John Scott, Director, Wallaceburg;	" "
J. H. Kittermaster, Manager, Sarnia;	

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$789,750, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	—		
1. Fully called stock. ....	15,795	\$ 50	\$ 789,750	\$ 789,750	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares

1. (a) Ordinary joint stock fully called; total called, \$789,750.00; total paid thereon .....	\$789,750 00	
4. (d) Dividends declared in respect of (1) .....	31,590 00	
6. (f) Reserve fund in respect of (1) .....	665,000 00	
7. (g) Contingent fund in respect of (1) .....	18,569 11	
		\$1,504,909 11

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$968,957 86	
28. Interest on deposits due, or accrued or capitalized .....	32,969 44	
29. Debentures issued in Canada .....	491,356 23	
30. Interest due and accrued .....	10,009 85	
		1,503,293 38
Total liabilities .....		\$3,008,202 49

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Town of Sarnia; held in freehold .....		\$20,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$2,681,268 00	
10. (b) Debts secured by mortgaged land held for sale .....	24,956 36	
		2,706,224 36

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$116,295 96	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	53,436 25	
		169,732 21

## E.—Cash.

31. (a) On hand .....	\$18,390 96	
32. (b) In bank .....	93,854 96	
		112,245 92
Total assets .....		\$3,008,202 49



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance for 31st December, 1914.

1. Cash:			
2.	(i) On hand .....	\$11,461	97
3.	(ii) In bank .....	82,141	66
			<hr/>
			\$93,603 63

## C.—Receipts on account of Investments, Loans or Debts.

	(a) On mortgages of realty:		
10.	(i) Principal .....	\$335,364	88
11.	(ii) Interest .....	145,637	95
	(b) On other securities:		
12.	(i) Principal .....	24,915	37
13.	(ii) Interest or dividends .....	8,740	27
			<hr/>
			514,658 47

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$1,056,240	91	
27. (c) Borrowed on debentures .....	224,874	67	
			<hr/>
			1,281,115 58

## G.—Receipts from other sources:

30. (a) General interest .....		3,287	15
			<hr/>
Total .....		\$1,892,664	83

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$337,686	73	
	(b) Loaned or invested in other securities:—		
3.	(ii) Municipal debentures .....	25,016	36
5.	(iv) Shareholders' stock .....	14,190	00
7. (d) Incumbrances on realty paid off .....	2,761	60	
			<hr/>
			\$379,654 69

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....		63,180	00
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## C.—Borrowed money (other than foregoing) or interest thereon paid.

19. (b) Deposits:			
	Principal .....	\$1,056,346	31
	Interest .....	307	42
20. (c) Debentures issued in Canada:			
	Principal .....	222,581	91
	Interest .....	20,914	76
			<hr/>
			1,300,150 40



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....	\$8,615 08	
26. (b) Commission .....	656 50	
28. (d) Stationery, postage, printing and advertising .....	576 69	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	1,540 12	
31. (g) Travelling expenses .....	116 70	
32. (h) Registration fees .....	182 00	
33. (i) Other management expenditure .....	24,589 96	
		\$36,277 05
E.—Other Expenditure, viz.:		
34. (a) General interest .....		129 68
35. (b) Tax on income .....		1,027 09
F.—Balance.		
37. (a) Cash on hand and in bank .....		112,245 92
Total .....		\$1,892,664 83

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$176,899.91; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Estimated \$350,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: (a) On deposits, 3.30%; on debentures, 4.40%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 5.52%; (b) 5.15%.
  - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,640,333.50 is on realty situate in Ontario, and \$65,890.86 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, all owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 3; amount, \$9,970 38.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$4,059,336.54.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant, \$5,000; Cashier, \$5,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? Daily audit.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: A. F. Wade, Alex. Saunders.  
For 1916: A. F. Wade, Alex. Saunders.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st, 4% respectively.
16. What is the date appointed for the Annual Meeting? 4th Wednesday in January.  
Date of last Annual Meeting? January 26th.
17. Special General Meetings held in 1915: Dates, none.

## THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Southern Loan and Savings Company, of St. Thomas, Ont., as at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of said Province.

The head office of the Corporation is at No. 390 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas;	23rd February, 1915;	6th March, 1916.
Geo. K. Crocker, Vice-President, St. Thomas;	"	"
Robert Kains, M.D., Director, St. Thomas;	"	"
James A. Bell, Director, St. Thomas;	"	"
E. A. Miller, Director, Aylmer;	"	"
C. W. Marlatt, M.D., Director, St. Thomas;	"	"
W. L. Wickett, B.A., Director, St. Thomas;	"	"
J. W. Stewart, Secretary, Manager, St. Thomas.		

A. Permanent capital stock: Total amount authorized, \$908,950; total amount subscribed, \$908,950, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock .....	18,179	\$ 50	\$ 908,950	\$ c. 908,950 00	\$ .....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital called; total called, \$908,950; total paid thereon .....	\$908,950 00
4. (d) Dividends declared in respect of (1), but not yet paid.....	27,210 33
5. (e) Unappropriated profits in respect of (1) .....	9,134 25
6. (f) Reserve fund in respect of (1) .....	200,000 00
Liabilities to the Public.	
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal .....	453,328 56
29. Debentures issued in Canada .....	644,150 00
30. Interest due and accrued on (29) .....	14,452 87
Total liabilities .....	\$2,257,226 01

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises at St. Thomas, Ontario, held in freehold .....	\$24,000 00
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	2,162,272 41
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C.—Debts, not above enumerated, for which the Corporation holds securities, as follows.

14. (b) Debts secured by municipal bonds or debentures.....	25,083 62
16. (d) Debts secured by loan corporations' debentures .....	4,010 15
17. (e) Debts secured by Dominion Government stock or bonds.....	3,016 00
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	10,075 20
19. (g) Debts secured by stocks or bonds of other Governments .....	943 63

E.—Cash.

33. Cash on hand and in banks .....	27,825 00
Total assets .....	\$2,257,226 01

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

1. Cash:		
2. (i) On hand .....	\$1,343 31	
3. (ii) In bank .....	2,044 53	
	\$3,387 84	

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	\$98 02
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal . . . . .	\$278,188 92
11.	(ii) Interest . . . . .	118,004 79
(b) On other securities:		
12.	(i) Principal debenture loans . . . . .	4,234 35
13.	(ii) Interest or dividends . . . . .	706 56
E.—Miscellaneous.		
19.	(b) Premiums or bonus on loans . . . . .	280 62
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits . . . . .	686,232 43
27.	(c) Borrowed on debentures . . . . .	256,150 00
G.—Receipts from other sources, viz.:		
30.	(a) Rents, office building . . . . .	2,565 87
	(b) Bank interest . . . . .	889 05
	Totals . . . . .	<u>\$1,351,538 45</u>

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1.	(a) Loaned on mortgages of realty . . . . .	\$227,861 64
	(b) Loaned or invested in other securities, viz.:	
	(i) Debentures and bonds . . . . .	42,422 34
B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock . . . . .	54,306 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18.	(a) Bank account (principal and interest) . . . . .	197 77
19.	(b) Deposits: Principal, \$663,761.10; interest, \$293.67 . . . . .	664,054 77
20.	(c) Debentures issued in Canada: Principal, \$287,750; interest, \$31,124.51 . . . . .	318,874 51
D.—Management Expenses (other than foregoing):		
25.	(a) Salaries, wages and fees . . . . .	8,783 75
26.	(b) Commission or brokerage . . . . .	1,535 22
28.	(d) Stationery, postage, printing and advertising . . . . .	836 48
30.	(f) Fuel, rent, taxes (other than 7 and 32) . . . . .	2,607 44
31.	(g) Travelling expenses . . . . .	341 15
32.	(h) Registration fees . . . . .	150 00
33.	(i) Other management expenditure . . . . .	9 25

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

E.—Other Expenditures, viz.:	
34. (a) Maintenance of Company's building .....	\$1,733 13
F.—Balance.	
37. (a) Cash on hand and in banks .....	27,825 00
Total . . . . .	\$1,351,538 45

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$112,200; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately, \$500,000.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.44%; on debentures, 4.72%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 6.24%; (b) 4.75%.
    - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,162,272.41 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 11; Amount, \$34,556.21.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$3,952,540.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Continually under revision.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$8,000; Accountant, \$5,000; Teller, \$5,000; Book-keeper, \$2,000; Inspector, \$1,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: Richard Graham, E. H. Caughell, St. Thomas.  
For 1916: \_\_\_\_\_
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd January, 2nd July, 3% (6% yearly).
16. What is the date appointed for the Annual Meeting? 6th March, 1916. Date of last Annual Meeting? 23rd February, 1915.
17. Special General Meetings held in 1915: Dates, none.



## THE ONTARIO LOAN AND DEBENTURE COMPANY.\*

Head Office, London, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The lending and borrowing powers are governed by 52 Vict. (1889), c. 94 (D.); 57-58 Vict. (1894), c. 116 (D.), and by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Ontario Loan and Debenture Company, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

John McClary, President, London;	10th February, 1915; 9th February, 1916.
A. M. Smart, First Vice-Pres., London;	“ “
Thos. H. Smallman, Director, London;	“ “
Lieut.-Col. Wm. M. Gartshore, Director, London;	“ “
John M. Dillon, Director, London;	“ “
Chas. R. Somerville, Director, London;	“ “
Moses Masuret, Director, London;	“ “
Thomas P. McCormick, Director, London;	“ “
Alfred M. Smart, Manager and Secretary-Treasurer, London;	1st August, 1906.

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,550,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock .....	31,000	\$ 50	\$ 1,550,000	\$ c. 1,550,000 00	\$ c. ....
2. Partly “ .....	20,000	50	1,000,000	200,000 00	800,000 00
Total .....	51,000	.....	2,550,000	1,750,000 00	800,000 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

\*The Agricultural Savings and Loan Company of London was amalgamated with this company by Order-in-Council dated 10th November, 1911.

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called. \$1,550,000; total paid thereon .....	\$1,550,000 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$200,000.00; total paid thereon ....	200,000 00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid .....	39,375 00	
5. (e) Unappropriated profits in respect of (1) and (2)..	50,012 11	
6. (f) Reserve fund in respect of (1) and (2) .....	1,750,000 00	
		\$3,589,387 11

## Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved to require 30 to 60 days' notice of any with- drawal* .....	\$1,071,284 44	
28. Interest on deposits capitalized during the year .....	\$36,133.61	
29. Debentures issued and payable in Canada.....	1,292,246 34	
30. Interest due and accrued on (29) .....	18,918 73	
31. Debentures issued in Canada but payable elsewhere ....	2,055,218 38	
32. Interest due and accrued on (31) .....	19,922 92	
		4,457,590 81
Total liabilities .....		\$8,046,977 92

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:—		
2. (i) At London, Ont, held in freehold .....	\$69,000 00	
5. (b) Freehold land (including buildings), other than foregoing .....	16,156 55	
		\$85,156 55

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land less amount retained to pay prior mort- gages, \$5,674.75 .....		6,872,920 73
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$479,086 28	
15. (c) Debts secured by Public School debentures .....	52,278 33	
16. (d) Debts secured by Loan Corporations' debentures...	2,885 96	
17. (e) Debts secured by Dominion Government stock or bonds .....	48,449 37	
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada .....	43,227 41	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	477 56	
22. (j) Debts secured by Bank stock .....	19,107 26	
		645,512 17

\*On amounts of \$1,000 and under, 30 days' notice; over \$1,000, 60 days' notice.



## Assets.—Continued.

E.—Cash.		
32. (b) In banks in London, England .....	\$5,436 13	
In banks in Canada .....	434,952 34	
		\$440,388 47
F.—Assets not hereinbefore mentioned.		
37. (a) Stocks (owned) .....		3,000 00
Total assets .....		\$8,046,977 92

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1914.		
3. (ii) Cash in bank .....		\$264,679 18
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:—		
10. (i) Principal .....	\$796,262 57	
11. (ii) Interest .....	467,854 14	
(b) On other securities:—		
12. (i) Principal .....	253,357 76	
13. (ii) Interest or dividends .....	27,380 73	
		1,544,855 20
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17. (b) Rents .....		3,961 04
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits .....	1,747,672 08	
27. (c) Borrowed on debentures .....	766,813 81	
		2,514,485 89
G.—Receipts from other sources, viz.:		
30. (a) Interest on bank accounts, etc. ....		13,336 78
Total .....		\$4,341,318 09

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

A.—Sums Loaned or Invested on Capital Account.		
1. (a) Loaned on mortgages of realty, less amount retained to pay prior mortgages .....	\$444,595 04	
(b) Loaned on or invested in other securities, viz.:		
2. (i) Government bonds .....	91,610 89	
3. (ii) Invested in municipal and school debentures .....	447,546 97	
4. (iii) Bank stock .....	19,753 33	
5. (iv) This Company's debentures .....	400 00	
		\$1,003,906 23

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.	
8. Dividends paid on permanent stock .....	\$157,500 00
C.—Borrowed Money (other than foregoing) or interest.	
19. (b) Deposits: Principal, \$1,716,436.01; interest, \$513.68..	\$1,716,949 69
20. (c) Debentures issued and payable in Canada: Principal, \$347,353.72; interest, \$56,151.11 .....	403,504 83
21. (d) Debentures issued in Canada and payable elsewhere: Principal, \$458,707.63; interest, \$92,195.20 .....	550,902 83
	\$2,671,357 35
D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	\$26,727 95
26. (b) Commission or brokerage .....	21,613 23
28. (d) Stationery, postage, printing, advertising, etc. ....	5,027 72
30. (f) Taxes (other than in 7 and 32) and rates .....	7,188 27
31. (g) Travelling expenses .....	1,140 10
32. (h) Registration fee .....	250 00
	61,947 27
E.—Other Expenditures.	
34. (a) Contribution to British Red Cross .....	\$1,000 00
35. (b) Dominion Government Special War Revenue Tax ..	5,218 77
	6,218 77
F.—Balance.	
37. (b) Cash in banks .....	440,388 47
Total .....	\$4,341,318 09

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued and payable in Canada, \$608,414.84; issued in Canada and payable elsewhere, \$390,713.74.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$1,225,251.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.4020%; on debentures, 4.3515%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.9489%; (b) 5.7785%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$4,132,516.98 is on realty situate in Ontario, and \$2,740,403.75 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$20,915.68.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: Number, 19; amount, \$36,196.81.
  - (ii) Not so owned: Number, none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$16,213,542.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Accountant, \$5,000; Teller, \$5,000; Inspectors, \$4,000; other officers and clerks, \$16,000; total, \$35,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. 25th January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.  
For 1916: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July, 1st October; rate, 9% per annum.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in each February. Date of last Annual Meeting? 10th February, 1916.
17. Special General Meetings held in 1915: None.

## THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V. c. 31 (O.), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the conditions and affairs of the Victoria Loan and Savings Company, of Lindsay, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 71 Kent Street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. Flavelle, President, Lindsay:	February 2nd, 1915; February 5th, 1916.
R. J. McLaughlin, K.C., Vice-President, Toronto:	" "
W. H. Clarke, M.D., Vice-President, Lindsay:	" "
W. H. Stevens, B.A., Director, Lindsay:	" "
I. B. Begg, Director, Lindsay:	" "
H. J. Lytle, Director, Lindsay:	" "
F. C. Taylor, Director, Lindsay:	" "
C. E. Weeks, Manager, Lindsay, Ont.	

A permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$400,000, as more particularly set out in Schedule A hereto.

Amount paid in, \$400,000.00.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1915			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
1. Fully called stock ....	4,000	\$ 100	\$ 400,000	\$ c. 400,000 00	\$ .....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, _____ ; total paid thereon.....	\$400,000 00	
4. (d) Dividends declared in respect of (1) but not yet paid	9,000 00	
5. (e) Unappropriated profits in respect of (1).....	3,837 41	
6. (f) Reserve fund in respect of (1) .....	160,000 00	
		\$572,837 41

## Liabilities to the Public.

27. Deposits (including accrued interest), right reserved to require 30 days' notice on any withdrawal ....	\$402,234 77	
29. Debentures issued in Canada .....	404,971 95	
30. Interest due and accrued on (29) .....	13,378 02	
31. Debentures issued elsewhere than in Canada .....	22,727 24	
32. Interest due and accrued on (31) .....	146 70	
38. Due on bills payable, including interest due and accrued	20,000 00	
39. Due on loans in process of completion or to pay assumed mortgages . . . . .	7,592 71	
40. Unclaimed dividend .....	71 75	
41. Other liabilities to public, viz.:		
42. (a) Owing to agents .....	59 00	
		871,182 14
Total liabilities .....		\$1,444,019 55

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
3. (ii) At Lindsay, held in freehold .....		\$7,000 00

## B.—Debts secured by Mortgages of Land.

9. Debts (other than item 10) secured by mortgages of land	\$1,033,604 70	
11. (c) Interest due or accrued on item (9) and not included therein . . . . .	56,201 65	
		1,089,806 35

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$96,332 48	
15. (c) Debts secured by Public School debentures .....	55,491 03	
Debts secured by Dominion Government stock (or bonds) . . . . .	24,375 00	
22. (j) Debts secured by 1st mortgage bonds .....	26,509 91	
23. (k) Debts secured by Telephone Bonds (municipal) ....	53,747 44	
26. (n) Interest due and accrued on items 14 to 22, and not included therein .....	10,335 21	
		266,791 07

## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand .....	\$8,834 26	
32. (b) In banks .....	62,917 87	
		\$71,752 13

## F.—Assets not hereinbefore mentioned.

38. (b) Bank stock and accrued interest .....		8,670 00
Total assets .....		\$1,444,019 55

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

	Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) Cash (not already shown under (1):			
2. (i) On hand and in banks .....	\$34,510 53		\$34,510 53

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal . . . . .	\$94,645 29		
11. (ii) Interest . . . . .	75,008 79		
(b) On other securities:			
12. (i) Principal . . . . .	34,036 55		
13. (ii) Interest or dividends .....	12,358 42		
			216,049 05

## E.—Miscellaneous.

18. (a) Commission, brokerage .....	\$100 00		
19. (b) Premiums or bonuses on loans .....	1,456 91		
			1,556 91

## F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts .....	\$20,000 00		
26. (b) Borrowed by taking deposits .....	623,705 92		
27. (c) Borrowed on debentures .....	144,416 69		
			788,122 61

## G.—Receipts from other sources.

20. (a) Sundry accounts .....	\$1,152 48		
(b) Agents .....	183 87		
(c) Stock transfer account .....	\$58 00		
Rent .....	55 92		
		113 92	
			1,450 27
Total . . . . .			\$1,041,689 37



## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (a) Loaned on mortgages of realty .....	\$143,193 26	
(b) Loaned or invested in other securities .....	170,898 50	
Real estate purchased (Repairs) .....	50 80	
	\$314,142 56	
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....		27,991 15
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (a) Bank account (principal and interest):		
19. (b) Deposits: Principal .....	\$516,034 63	
Interest .....	14,028 91	
20. (c) Debentures issued in Canada: Principal .....	63,261 81	
Interest .....	16,413 90	
	609,739 25	
21. (d) Debentures issued elsewhere: Principal .....		4,136 63
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....	\$8,912 13	
26. (b) Commission or brokerage .....	434 87	
27. (c) Advances to agents .....	59 00	
28. (d) Stationery, postage, printing and advertising .....	846 74	
30. (f) Fuel, rent, taxes, and rates .....	1,868 44	
31. (g) Travelling expenses .....	181 99	
33. (i) Other management expenditure, Patriotic contribution .....	250 00	
	12,553 17	
E.—Other Expenditure.		
34. (a) Sundry accounts .....	\$1,171 36	
35. (b) Agents' fees .....	274 87	
	1,446 23	
F.—Balance.		
37. (b) Cash on hand and in banks .....		71,680 38
Totals .....		\$1,041,689 37

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, \$36,750.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$20,000.00. Balance Dominion War Loan.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$361,773.49.
4. Average rate of interest per annum paid by the Corporation during 1915 ; On deposits, 4%; on debentures, 4.85%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities:
    - (i) Owned beneficially by the Corporation: (a) 7.52%; (b) 7.10%.
    - (ii) Not owned beneficially: (a) none; (b) none.



6. Of the mortgages owned beneficially by the Corporation, \$323,535.56 is on realty situate in Ontario, and \$694,596.94 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (1) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (1) Owned beneficially: No., 5; amount, \$12,100.00.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (1) Mortgages owned beneficially, \$2,909,500.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When placed, renewed, or when in arrear.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, \$5,000.00; Assistant Manager, \$5,000.00; Accountant, \$4,000.00; Teller, \$4,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: R. Williamson, C.A., and G. A. Peters.  
For 1916: R. Williamson & Co., Toronto.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? Jan. 2, 1915; April 1, 1915; July 1, 1915; Oct. 1, 1915. Rate, seven per cent. and half of one per cent. bonus.
16. What is the date appointed for the Annual Meeting? 1st Saturday in February.  
Date of last Annual Meeting? February 5th, 1916.
17. Special General Meetings held in 1915: Dates, none.

**THE TORONTO MORTGAGE COMPANY.**

Head Office, Toronto Street, Toronto.

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1909.

ANNUAL STATEMENT

Of the condition and affairs of The Toronto Mortgage Company, of Toronto, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Hon. Sir Wm. Mortimer Clark, President;	Feb. 10th, 1915; Feb. 9th, 1916.
Wellington Francis, K.C., Vice-President, Toronto;	" "
Casimir S. Gzowski, Director, Toronto;	" "
Thomas Gilmour, Director, Toronto;	" "
Herbert Langlois, Director, Toronto;	" "
Geo. Martin Rae, Director, Toronto;	" "
Henry B. Yates, M.D., Director, Montreal;	" "
Walter Gillespie, Managing-Secretary, Toronto.	

A. Permanent capital stock: Total amount authorized, \$1,445,860; total amount subscribed, \$724,550, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock .....	14,491	\$ 50	\$ 724,550	\$ 724,550	\$ .....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$724,550.00; total paid thereon .....	\$724,550 00	
4. (d) Dividends declared in respect of (1), but not yet paid	14,491 00	
5. (c) Unappropriated profits in respect of (1) .....	38 25	
6. (f) Reserve fund in respect of (1) .....	530,000 00	
7. (g) Contingent fund in respect of (1).....	27,834 71	
		<u>\$1,296,913 96</u>

## Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$128,358 23	
29. Debentures issued in Canada .....	312,484 31	
30. Interest due and accrued on (29) .....	4,695 00	
31. Debentures issued elsewhere than in Canada.....	1,631,646 73	
32. Interest due and accrued on (31) .....	12,038 62	
		<u>2,089,222 89</u>
Total liabilities .....		<u>\$3,386,136 85</u>

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:		
2. (i) At 13 and 15 Toronto Street, Toronto, held in freehold..	\$45,000 00	

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	2,447,156 35	
12. (d) Of the debts mentioned in item 9, the sum of \$5,000.00 is due by directors or officers of the Corporation.		

C.—Debts not above enumerated, for which the Corporation  
holds Securities as follows:

22. (j) Call loans on bank stocks .....	173,820 00	
---	------------	--

## E.—Cash.

31. (a) On hand .....	\$1,137 20	
32. (b) In banks in Canada .....	135,916 88	
In banks in England .....	37,982 35	
		<u>175,036 43</u>

## F.—Assets not hereinbefore mentioned.

37. (a) Bonds and stocks owned by the Company .....	545,124 07	
Total assets .....		<u>\$3,386,136 85</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1914.		
		Total Col. 4.
Cash (not already shown under (1)):		
2.	(i) On hand .....	\$769 55
3.	(ii) In banks .....	144,205 86
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal . . . . .	257,321 75
11.	(ii) Interest . . . . .	202,733 95
(b) On other securities:		
12.	(i) Principal . . . . .	97,370 75
13.	(ii) Interest or dividends .....	35,263 16
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rent, net, from Company's office building .....	4,419 63
E.—Miscellaneous.		
	Profit on exchange .....	3,037 13
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits .....	98,462 29
27.	(c) Borrowed on debentures .....	306,350 71
	Totals . . . . .	\$1,149,934 78

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
1.	(a) Loaned on mortgages of realty .....	\$87,205 44
	(b) Loaned on other securities:	
2.	(i) Call loans on bank stocks .....	135,648 77
B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock .....	57,964 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19.	(b) Deposits (including interest) .....	108,994 65
20.	(c) Debentures issued in Canada:	
	Principal . . . . .	\$25,086 67
	Interest . . . . .	13,736 30
		38,822 97
21.	(d) Debentures issued elsewhere:	
	Principal . . . . .	\$297,287 06
	Interest . . . . .	71,280 97
		368,568 03

## CASH ACCOUNT.—Continued.

D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	18,163 68
26. (b) Commission or brokerage .....	3,372 21
28. (d) Stationery, postage, printing and advertising .....	1,393 79
30. (f) Fuel, rent, taxes (other than in 7 and 32), and Red Cross sub- scription and Government .....	4,451 79
32. (h) Registration fees .....	200 00-
E.—Other Expenditure, viz.:	
34. (a) Municipal debentures purchased .....	150,113 02
F.—Balance.	
37. (a) Cash on hand and in various banks .....	175,036 43
Total .....	\$1,149,934 78

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$92,700.00; Issued elsewhere, \$358,381.33.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$693,867.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.507%; on debentures, 4.412%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.26%; (b) 5.83%.
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,447,156.35 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$4,353.42.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$5,900,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Mortgages, yearly; property as occasion requires.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All, in sums of \$1,000.00 to \$5,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.  
For 1916: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 8% quarterly—1st January, April, July, October.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: Dates, none.



## THE STANDARD RELIANCE MORTGAGE CORPORATION.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II., 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to The Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

By Order-in-Council, dated 21st April, 1913, The Standard Loan Company was amalgamated with The Reliance Loan and Savings Company of Ontario, and by the same Order-in-Council, the name was changed to The Standard Reliance Mortgage Corporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

By Order-in-Council, dated the 4th day of December, 1914, the purchase of the Sun and Hastings Savings and Loan Company of Ontario by the Standard Reliance Mortgage Corporation was approved by the Lieutenant-Governor.

## ANNUAL STATEMENT

Of the conditions of affairs of the Standard Reliance Mortgage Corporation at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King Street East, in the City of Toronto.

The Board is constituted of nineteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Sir MacKenzie Bowell, K.C.M.G., Honorary-President, Belleville, Ont.;		
Nathan H. Stevens, President, Chatham, Ont.;	March 1st, 1915;	March 6th, 1916.
Wilfrid S. Dinnick, Vice-President, Toronto, Ont.:	"	"
John Firstbrook, Vice-President, Toronto, Ont.:	"	"
E. F. B. Johnston, K.C., Director, Toronto, Ont.:	"	"
Earl of Clarendon, Director, London, Eng.:	"	"
E. Jessop, M.D., Director, St. Catharines, Ont.:	"	"
J. A. McEvoy, Director, Toronto, Ont.:	"	"
David Ratz, Director, New Hamburg, Ont.:	"	"
James Gunn, Director, Toronto, Ont.:	"	"
David Kemp, Director, Toronto, Ont.:	"	"
E. C. McNally, Director, Niagara Falls, Ont.:	"	"
W. L. Horton, Director, Goderich, Ont.:	"	"
Rev. G. I. Taylor, M.A., Director, Toronto, Ont.:	"	"
R. H. Greene, Director, Toronto, Ont.:	"	"
Rev. Amos Campbell, Director, Belleville, Ont.;	"	"
J. T. Gilmour, M.D., Director, Guelph, Ont.;	"	"
W. J. Fawcett, Director, Toronto, Ont.;	"	"
Herbert Waddington, Managing Director, Toronto, Ont.:	"	"
Chas. R. Hill, Assistant General Manager, Toronto, Ont.:	"	"
Charles Bauckham, Secretary-Treasurer, Toronto, Ont.:	"	"

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,643,340.00, more particularly described in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares,	Par value of shares.	—		
1. Fully called stock.....	50,145-4 5	\$ 50	\$ 2,507,290	2,507,290 00	\$ c.
2. Partly called stock (35% called).....	1,453	50	72,650	21,651 72	38,244 80
3. Partly called stock (no uniform call).....	1,268	50	63,400	27,172 18	36,227 82
4. Paid in advance of calls .....				12,753 48	
Totals .....	52,866-4 5		2,643,340	2,568,867 38	74,472 62

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$2,507,290; total paid thereon .....	\$2,507,290 00
2. (b) Ordinary joint stock capital, 35% called; total called, \$72,650 paid thereon .....	21,651 72
3. (c) Ordinary joint stock capital: No uniform call made; total called, \$63,400; total paid thereon .....	27,172 18
(cc) Joint stock capital paid in advance of calls.....	12,753 48
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid .....	93,512 90
5. (e) Unappropriated profits in respect of (1), (2) or (3) .....	13,726 18
6. (f) Reserve fund in respect of (1), (2) and (3) .....	615,000 00
7. (g) Contingent Fund in respect of (1), (2) or (3) ....	75,000 00
	\$3,366,106 46

## Liabilities to the Public

27. Deposits, right reserved to require 30 days' notice of any withdrawal (including unclaimed deposits) ....	\$605,698 53
29. Debentures issued in Canada .....	2,547,938 85
30. Interest due and accrued on (29) .....	38,013 41
31. Debentures issued elsewhere than in Canada .....	131,691 93
32. Interest due and accrued on (31) .....	1,181 11
40. Other liabilities to the public:	
41. (a) Mortgages payable .....	39,052 49
43. (b) Accounts payable .....	2,899 00
	3,366,475 32
Total liabilities .....	\$6,732,581 78



Cr.	Assets.		
<hr/>			
I.—Assets of which the Corporation is a Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (a) Office premises situate as follows:			
2. (i) At Chatham, held in freehold .....	\$10,000 00		
3. (ii) At Toronto, held in freehold .....	281,695 21		
4. (iii) At New Hamburg, held in freehold .....	5,466 69		
5. (b) Freehold land (including buildings), other than foregoing .....	195,477 12		
			\$492,639 02
B.—Debts secured by Mortgages of Land.			
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$5,478,724 20		
11. (c) Interest due and accrued on item 9 and not included therein .....	22,938 98		
			5,501,663 18
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
16. (d) Debts secured by Loan Corporations debentures ...	\$12,874 42		
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	42,785 19		
22. (j) Debts secured by stocks .....	606 94		
			56,266 55
D.—Unsecured Debts.			
27. (a) Sundry assets .....	\$13,471 93		
28. (b) Due from agents .....	4,045 22		
29. (c) Rents accrued .....	2,050 83		
			19,567 98
E.—Cash.			
31. (a) Cash on hand .....	\$22,314 77		
32. (b) Cash in banks .....	116,088 13		
			138,402 90
F.—Assets not hereinbefore mentioned.			
37. (a) Office furniture .....	\$5,600 00		
38. (b) Stocks and bonds .....	512,742 15		
39. (c) Automobiles .....	5,700 00		
			524,042 15
Total assets .....			\$6,732,581 78

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance December 31st, 1914.

(Col. 1.) (Total Col. 4)

1. Cash:			
2. (i) On hand .....			\$24,195 03
3. (ii) In bank .....			89,474 62

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

B.—Sums received wholly or partly on Capital Stock.		
	(Col. 1.)	(Total Col. 4.)
4. (a) Calls on joint stock permanent capital .....		\$5,204 11
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of Realty:		
10. (i) Principal .....		907,004 08
11. (ii) Interest .....	\$428,018 31	
(b) On other securities:		
12. (i) Principal .....		20,658 59
13. (ii) Interest or dividends .....	11,299 95	
(c) Unsecured Debts:		
14. (i) Principal .....		459 44
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16. (a) Sales .....	498 08	14,215 00
17. (b) Rents .....	20,200 53	
E.—Miscellaneous.		
18. (a) Commission, brokerage, etc. ....	3,133 33	
19. (b) Premiums or bonus on loans .....	1,333 17	
F.—Borrowed Money.		
25. (a) Bank or other advances, discounts or overdrafts....	413 80	
26. (b) Borrowed by taking deposits .....		1,405,736 57
27. (c) Borrowed on debentures .....		770,682 18
G.—Receipts from other sources, viz.:		
30. (a) On account of agents balances .....		2,256 56
Totals .....	\$464,897 17	\$3,239,886 18
Total . . . . .		\$3,704,783 35

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$1,070,157 77
(b) Loaned on or invested in other securities:		
2. (i) Stocks and bonds .....		58,590 37
6. (c) Real estate purchased .....		41,155 54
7. (d) Incumbrances on realty paid off .....	2,797 20	16,500 00
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....	179,910 61	

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## C.—Borrowed Money (other than foregoing), interest paid thereon, viz.:

	(Col. 1.)	(Total Col. 4.)
19. (b) Deposits: Interest, principal .....	\$21,124 11	\$1,323,275 70
20. (c) Debentures issued in Canada: Interest, Principal ..	130,638 30	593,878 78
21. (d) Debentures issued elsewhere .....	.....	9,878 96

## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	50,568 40
26. (b) Commission or brokerage .....	11,499 24
28. (d) Stationery, postage, printing, advertising .....	10,680 59
29. (e) Law costs .....	1,954 62
30. (f) Fuel, rent, taxes (other than 7 and 32), and rates ..	4,708 43
31. (g) Travelling expenses .....	8,283 06
32. (h) Registration fees, expense of agencies .....	7,914 23
33. (i) Other management expenses .....	6,245 76

## E.—Other Expenditures, viz.:

34. (a) Office furniture and automobiles .....	.....	7,025 25
36. (c) Property expense .....	9,593 53	.....

## F.—Balance.

37. (a) Cash on hand and in banks .....	.....	138,402 90
Totals .....	\$445,918 08	\$3,258,865 27
Total .....	.....	\$3,704,783 35

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$515,660.27; issued elsewhere, \$42,340.01.
2. Amount of other existing obligations which will mature in 1916, \$12,903.48.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$913,973.23.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 5%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 8%; (b) 10%.
  - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$4,286,932.75 is on realty situate in Ontario, and \$1,191,791.45 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$60,534.36.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 133; amount, \$175,239.96.
  - (ii) Not so owned, No., none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$10,808,533.01.
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Managing Director, \$5,000.00; Assistant General Manager and Secretary-Treasurer, \$2,500.00 each.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? Monthly during year.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
  - For 1915: A. C. Neff, J. F. Lawson.
  - For 1916: A. C. Neff, J. F. Lawson.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 7%.
16. What is the date appointed for the Annual Meeting? March 6th, 1916. Date of last Annual Meeting? March 1st, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES.

Head Office, St. Catharines, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U. C., c. 53), by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876 by 39 V., c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Security Loan and Savings Company, St. Catharines, of St. Catharines, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 James Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Henry J. Taylor, President, St. Catharines;	3rd February, 1915;	2nd February, 1916.
J. H. Ingersoll, K.C., Vice-Pres., St. Catharines;	"	"
M. Y. Keating, Director, St. Catharines;	"	"
Dr. W. H. Merritt, Director, St. Catharines;	"	"
Jabez Newman, Director, St. Catharines;	"	"
A. W. Moore, Director, St. Catharines;	"	"
E. F. Dwyer, Director and Secretary-Treasurer, St. Catharines;	"	"

A.—\*Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Per value of shares.	—		
1. Fully called stock...	5,000	\$ 100	\$ 500,000	\$ 500,000	\$ none

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

\*By Order-in-Council dated 14th March, 1916, the authorized capital stock was increased to \$1,000,000.00.

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000.00; total paid thereon .....	\$500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	15,000 00	
6. (f) Reserve fund in respect of (1) .....	103,000 00	
7. (g) Contingent fund in respect of (1) .....	2,412 26	
		\$620,412 26

## Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$310,101 83	
28. Interest on deposits, due or accrued or capitalized.....	2,231 37	
29. Debentures issued in Canada .....	131,529 07	
30. Interest due or accrued on (29) .....	2,777 54	
		446,639 81
Total liabilities .....		\$1,067,052 07

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 26 James Street, St. Catharines, held in feehold .....	\$19,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	957,864 92
10. (b) Debts secured by mortgaged land held for sale....	2,444 42

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	29,495 54
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	8,754 86
23. (k) Debts secured by life insurance policies .....	10,551 32

## E.—Cash.

32. (b) In bank .....	38,685 01
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F.—Assets not hereinbefore mentioned.

37. (a) Furniture .....	256 00
Total assets .....	\$1,067,052 07

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

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I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1914.		
3.	(ii) In bank .....	(Col. 1.) \$47,811 15
B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(a) Calls on joint stock permanent capital (subscribed and paid) .....	3,425 00
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal .....	117,220 41
11.	(ii) Interest .....	61,464 61
(b) On other securities:		
12.	(i) Principal .....	1,207 60
13.	(ii) Interest or dividends .....	1,584 79
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rents .....	348 00
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits .....	708,258 21
27.	(c) Borrowed on debentures .....	35,948 01
G.—Receipts from other sources, viz.:		
30.	(a) Interest, Imperial Bank of Canada .....	940 02
	Total .....	\$978,207 80

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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

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I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1.	(a) Loaned on mortgages of realty, including item (7) ..	(Col. 1.) \$152,311 11
	(b) Loaned on or invested in other securities, viz.:	
	(i) Municipal debentures .....	9,017 63
4.	(iii) Permanent stock of this Company .....	4,480 00
7.	(e) Insurance or taxes advanced on property mortgaged to the Corporation, included in item 1 (a).	
B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock .....	24,523 54



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19. (b) Deposits: Principal, \$655,845.44; interest, \$8,374.77..	\$664,220	21
20. (c) Debentures issued in Canada: Principal, \$69,203.52; Interest, \$7,070.68 .....	76,274	20
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....	5,139	00
28. (d) Stationery, postage, printing and advertising.....	503	31
30. (f) Fuel, rent, taxes (other than 7 and 33), and rates..	765	70
31. (g) Travelling expenses .....	24	35
32. (h) Registration fees, \$105.00; Provincial tax on capital, \$620.72 .....	725	72
33. (i) Other management expenditure .....	97	04
E.—Other Expenditure, viz.:		
34. (a) Dominion Government War Tax .....	430	46
35. (b) Grants Patriotic Fund, \$700.00; Red Cross Fund, \$200.00 .....	900	00
36. (c) Standard Life Assurance premiums .....	110	52
F.—Balance.		
39. (ii) Cash in bank .....	38,685	01
Totals .....		\$978,207 80

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$34,848.01; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$231,360.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.09%; on debentures, 4.49%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.80%; (b) 5.19%.
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$957,864.92 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$2,351,365.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Where loans are made or renewed, or if in arrears.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Secretary-Treasurer, private bond and mortgage, \$10,000.00; Accountant-Teller, Guarantee Company bond, \$5,000.00; Assistant Teller, private bond, \$2,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies?  
As above.
13. Date when the accounts of the Corporation were last audited? January 21st, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: Robert Fowlie and J. Albert Pay.  
For 1916: Robert Fowlie and J. Albert Pay.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively; January 2nd and July 2nd, 1915.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February.  
Date of last Annual Meeting? 3rd February, 1915.
17. Special General Meetings held in 1915: None.

## THE GREAT WEST PERMANENT LOAN COMPANY.

Head Office, Winnipeg, Manitoba.

## CONSTATING INSTRUMENTS.

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII. chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba [File page 457]. For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Great West Permanent Loan Company, of Winnipeg, Manitoba, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 356 Main Street, in the City of Winnipeg, in the Province of Manitoba.

The Chief Agency for Ontario is situate at No. 20 King Street West, City of Toronto, Ontario.

The Chief Agent and Attorney for Ontario is A. C. Mitchell, and his address is 20 King Street W., Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

W. T. Alexander, President, Winnipeg;	February 16, 1916; February 17, 1917.
E. S. Popham, Vice-Pres., Winnipeg;	" "
E. D. Martin, Vice-Pres., Winnipeg;	" "
Wm. Robinson, Director, Winnipeg;	" "
E. L. Taylor, Director, Winnipeg;	" "
S. D. Lazier, Director, Belleville;	" "
D. E. Sprague, Director, Winnipeg;	" "
F. H. Alexander, Director, Winnipeg;	" "
E. F. Hutchings, Director, Winnipeg;	" "
W. T. Alexander, Manager, Winnipeg;	
F. H. Alexander, Secretary, Winnipeg;	

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,426,750, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
			\$ c.	\$ c.	\$ c.
1. Fully called ..	24,040	100	2,404,000 00	2,404,000 00	.....
2. Partly called	227½	100	22,750 00	6,925 31	15,824 69
Totals.....	24,267½	.....	2,426,750 00	2,410,925 31	15,824 69

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon .....	\$2,404,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid, "A" only .....	84,137 91	
6. (f) Reserve fund .....	685,902 02	
8. (h) Instalment permanent stock (payable by fixed periodical payments): Total subscribed, \$22- 750.00, on which has been paid .....	6,925 31	
Accrued interest on (8) .....	659 87	
"A" Interest payable Jan. 1st, 1916 .....	21 60	
26. Unclaimed dividends .....	1,553 71	
		\$3,183,200 42

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, with accrued interest .....	\$1,103,858 18	
29. Debentures issued in Canada .....	627,243 79	
30. Interest due and accrued on (29) .....	9,503 30	
31. Debentures issued elsewhere than in Canada .....	711,798 72	
32. Interest due and accrued on (31) .....	5,665 69	
39. Due on loans in process of completion or to pay assumed mortgages .....	5,876 03	
41. Other liabilities to public: Accounts payable .....	369 73	
42. (a) Loan repayments .....	1,779,455 32	
		4,243,770 76
Total liabilities .....		\$7,426,971 18

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows: 3. (ii) At Winnipeg for H. O. site .....	\$623,525 93	
5. (b) Freehold land (including buildings), other than fore- going .....	123,806 27	
		\$747,332 20

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	5,949,178 74
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation .....	\$4,065 19
22. (j) Debts secured by trust company stocks .....	1,316 16
23. (k) Debts secured by collateral .....	23,350 08
	28,731 43

## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand in head office and branches .....	\$77,298 25	
32. (b) In Banks in Canada .....	353,488 19	
In Banks in England .....	14,637 25	
		\$445,423 69
F.—Assets not hereinbefore mentioned.		
37. (a) Bank and Trust Co. stock account and interest ....	\$155,662 44	
38. (b) Sundry accounts due Company .....	9,442 10	
39. (c) Commission and suspense expense account.....	41,017 46	
40. (d) Office furniture and fixtures .....	43,584 93	
41. (e) Charter and license account .....	6,452 92	
42. (f) Due by Company's agents .....	145 27	
		256,305 12
Total assets .....		\$7,426,971 18

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

1.—Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1914.		
2.	(i) Cash on hand .....	(Col. 1.) \$74,032 87
	(ii) In bank .....	(Col. 4.) 107,203 30
B.—Sums Received Wholly or Partly on Capital Stock.		
4. (a)	Calls on permanent capital .....	10,714 96
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal .....	511,431 47
11.	(ii) Interest .....	\$279,255 56 279,255 56
(b) On other securities:		
13.	(i) Principal .....	62,113 30
	(ii) Interest or dividends .....	5,012 94 5,012 94
(c) Unsecured debts:		
14.	(i) Principal .....	2,631 16
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16. (a)	Sales .....	3,417 28
17. (b)	Rents .....	12,105 64 12,105 64
E.—Miscellaneous.		
18. (a)	Commission, brokerage .....	169 60 169 60
F.—Borrowed Money.		
26. (b)	Borrowed by taking deposits, including interest ....	3,217,292 76
27. (c)	Borrowed on debentures .....	262,991 93
G.—Receipts from Other Sources.		
30. (a)	Unclaimed dividends .....	696 30
	(b) Bank interest, etc. ....	728 93
Total	.....	\$4,549,798 00

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums loaned or invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. Loaned on mortgages of realty .....		\$36,960 46
(b) Loaned or invested in other securities:		
2. (i) Loaned on company's stock .....		3,500 00
3. (ii) Invested in stocks .....		37,961 20
4. (iii) Completing head office building .....		12,609 09
5. (iv) Advanced on collateral security .....		21,262 99
6. (c) Real estate purchased .....		1,095 37
7. (d) Incumbrances on realty paid off .....		1,404 63
(c) Insurance or taxes, repairs, advanced on property mortgaged to the Corporation .....		84,847 39

## B.—Expended on Stock Account.

8. Dividends on permanent stock .....	\$215,815 38	215,815 38
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## C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account interest .....		298,902 40
19. (b) Deposits: Principal, \$2,931,833.33; interest, \$39,- 866.92 .....	\$39,866 92	2,931,833 33
20. (c) Debentures issued in Canada: Principal, \$110,153.55 .....		110,153 35
21. (d) Debentures issued elsewhere: Principal, \$68,425.33.. Interest on (20) and (21) .....	60,855 08	68,425 33
		<u>100,722 00</u>

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$60,782 99	
26. (b) Commission or brokerage .....	222 50	
27. (c) Advances to agents .....	250 00	
28. (d) Stationery, postage, printing and advertising .....	14,407 87	
29. (e) Law costs .....	402 20	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	20,863 59	
31. (g) Travelling expenses .....	3,742 81	
32. (h) Registration fees, Government and War Revenue Taxes .....	7,359 99	
33. (i) Other management expenditure .....	20,849 42	
		<u>128,881 37</u>

## E.—Other Expenditure, viz.:

34. (a) Organization expenses .....		2,004 17
35. (b) Furniture and fixtures .....		35,017 82
36. (c) Insurance, taxes, etc., on real estate properties .....		9,403 32
Commission and expense suspense accounts .....		3,574 71

## F.—Balance.

37. (a) Cash on hand and in banks .....		445,423 69
Total .....		<u>\$4,549,798 00</u>



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$125,011.93; issued elsewhere, \$109,938.00.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposit, none.
3. Amount of securities held by the Corporation which will mature and become payable in the Corporation in 1916: Exclusive of loans, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 4 7-8%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 9.5%; (b) 2%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$112,966.84 is on realty situate in Ontario, and \$4,056,756.58 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$74,946.03.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 317; amount, \$467,706.90.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$13,000,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loans are made and later when Directors deem advisable.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Persons holding responsible positions in Company bonded from \$1,000.00 to \$10,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Pender, Cooper, Siasor & Co., C.A.; and Riddell, Stead, Graham & Hutchison, C.A.  
1916: Same as in 1915.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? July 1st, 1915, 9% per annum; January 1st, 1916, 7% per annum.
16. What is the date appointed for the Annual Meeting? February 16th, 1916. Date of last annual meeting? February 17th, 1915.
17. Special General Meetings held in 1915: None.



## THE LONDON LOAN AND SAVINGS COMPANY OF CANADA.

Head Office, London, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the London Loan and Savings Company of Canada, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 220 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

G. G. McCormick, President, London;	February 11, 1915; February 10, 1916.
Thomas Baker, 1st Vice-President, London;	" "
W. E. Robinson, 2nd Vice-President, London;	" "
Chas. R. Hunt, Director, London, Ont.;	" "
M. J. Kent, Managing Director, London;	1st May, 1877, at discretion of Directors.

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	—		
1. Fully called stock.....	17,657	\$ 50	\$ 882,850	\$ c. 882,850 00	\$ c. ....
3. Instalment stock..... (Payable by fixed periodical payments and still in process of payment.)	2,343	50	117,150	39 93	117,110 07
	20,000	.....	1,000,000	882,889 93	117,110 07

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$882,850; total paid thereon .....	\$882,850 00	
4. (d) Dividends and bonus declared in respect of (1)....	16,357 15	
5. (e) Unappropriated profits in respect of (1) .....	1,690 06	
6. (f) Reserve fund in respect of (1) .....	340,000 00	
8. (h) Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, \$117,150; on which has been paid .....	39 93	
12. (i) Bonus fund in respect of 1, 2, 3 and 8.....	15,200 00	
		\$1,256,137 14

Liabilities to the Public.

27. Deposits, right reserved to require 30 or more days' notice of any withdrawal .....	\$512,523 00	
29. Debentures issued in Canada .....	481,676 22	
30. Interest due and accrued on (29) .....	11,729 09	
31. Debentures issued elsewhere than in Canada .....	749,033 53	
32. Interest due and accrued on (31) .....	6,842 41	
		1,761,804 25
Total liabilities .....		\$3,017,941 39

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At London, Ont., held in freehold .....	\$63,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$2,271,929 00	
10. (b) Debts secured by mortgaged land held for sale.....	47,529 00	
		2,319,458 00
12. (d) Of the debts mentioned in item 9, the sum of \$33,027.00 is due by directors or officers of the Corporation (not extended).		

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$6,765 00	
16. (d) Debts secured by Loan Corporation debentures.....	555 00	
19. (g) Debts secured by stocks or bonds of other governments .....	20,216 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	69,305 00	
22. (j) Debts secured by other stocks .....	2,318 00	
		99,159 00

D.—Unsecured Debts.

27. (a) Rents due and accrued .....		544 84
10 L.C.		

## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand .....	\$12,885 19	
32. (b) In bank in Canada .....	115,119 17	
In bank in England .....	61,338 10	
In bank in United States .....	5,641 09	
		\$194,983 55

## F.—Assets not hereinbefore mentioned.

37. (a) Loan companies' stocks owned .....	\$340,725 00	
38. (b) Stock transfer stamps and savings bank deposit...	71 00	
40. (d) Sundries (steel deposit boxes, office furniture, etc., not valued) .....		
		340,796 00
Total assets .....		\$3,017,941 39

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

## (b) Cash (not already shown under (1)):

2. (i) On hand .....	\$10,329 01	
3. (ii) In banks .....	170,494 57	
		\$180,823 58

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock capital .....	25,665 93
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## C.—Receipts on account of Investments, Loans or Debts.

## (a) Mortgages of realty:

10. (i) Principal .....	\$292,984 75	
11. (ii) Interest .....	186,635 83	
		479,620 58

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, \$7,352.47, included in No. 10.

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$1,512,486 29	
27. (c) Borrowed on debentures .....	121,467 61	
		1,633,953 90

## G.—Receipts from other sources, viz.:

30. (a) Sundry cash items .....	\$2,351 85	
(b) Safety deposit vault rents .....	252 30	
		2,604 15

Total .....		\$2,322,668 14
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		Col. 1.
1. (a) Loaned on mortgages of realty, etc. ....		\$385,484 37
(b) Loaned or invested in other securities. Included in No. 1 .....		.....
7. (d) Incumbrances on realty paid off (taxes on Com- pany's building) .....		1,936 43
		\$387,420 80
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....		\$52,143 36
(a) Bonus paid on joint stock capital .....		11,874 19
		64,017 55
C.—Borrowed Money (other than foregoing) or interest thereon paid.		
19. (b) Deposits: Principal, \$1,456,244.07; interest, \$13,- 311.14 .....		\$1,469,555 21
20. (c) Debentures issued in Canada: Principal, \$103,408.27; interest, \$18,243.95 .....		121,652 22
21. (d) Debentures issued elsewhere: Principal, \$20,683.36; interest, \$36,105.70 .....		56,789 06
		1,647,996 49
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....		\$16,481 19
26. (b) Commission or brokerage .....		1,936 02
28. (d) Stationery, postage, printing and advertising .....		1,090 78
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....		5,903 15
31. (g) Travelling expenses .....		42 70
32. (h) Registration fees .....		180 00
33. (i) Other management expenditure .....		719 83
		26,353 67
E.—Other Expenditures, viz.:		
34. (a) Insurance . . . . .		\$503 46
35. (b) Janitor's fees, repairs, etc. ....		792 62
36. (c) Red Cross Fund contributions .....		600 00
		1,896 08
F.—Balance.		
37. (b) Cash on hand and in banks .....		194,983 55
<b>Total</b> .....		\$2,322,668 14

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$168,795.56; Issued elsewhere, \$72,853.99.
2. Amount of other existing obligations which will mature in 1916: None, save deposits and rent.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Estimated at \$320,000, but none payable till 9 months after war is over, owing to Mortgages Relief Act.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.348%; on debentures, 4.91%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $7\frac{1}{2}\%$ ; (b)  $6.75\%$ .
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,319,458 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 5; Amount, \$64,510.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$4,842,013.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Lands when loans made, and mortgages yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$10,000; Teller, \$10,000; other officers, \$13,000; in all, \$33,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Partly private, principally guarantee companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: A. Sreaton and S. Coyle.  
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: January 2nd, April 1st, July 2nd, October 1st;  $1\frac{1}{2}\%$  each quarter, at rate of  $6\%$  per annum, paid quarterly; and  $1\frac{1}{4}\%$  bonus per annum, paid quarterly.
16. What is the date appointed for the Annual Meeting? 2nd Thursday in February. Date of last Annual Meeting? February 11th, 1915.
17. Special General Meetings held in 1915: None.

## THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book, II, 127.)

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (*Ibid.*), changed to the Midland Loan and Savings Company.<sup>1</sup>

A by-law altering the amount of the capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act. R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition of affairs of the Midland Loan and Savings Company, of Port Hope, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office.

William Henwood, President, Welcome, Ont.,	2nd August, 1912;	February 1st, 1916.
John Wickett, Vice-Pres., Port Hope, Ont.,	2nd August, 1912,	"
Henry Mulligan, Director, Millbrook, Ont.,	20th Nov., 1908,	"
Thomas Wickett, Director, Port Hope, Ont.,	1st February, 1910,	"
Thomas Roberts, Director, Welcome, Ont.,	1st February, 1910,	"
R. A. Mulholland, Director, Port Hope, Ont.,	2nd August, 1912,	"
J. H. Helm, Manager, Port Hope, Ont.,	1st January, 1905,	"

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$360,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. of shares.	Par value.	—		
1. Fully called.....	36,000	\$ 10	\$ 360,000	\$ 360,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



BALANCE SHEET AS AT 31<sup>ST</sup> DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$360,000; total paid thereon .....	\$360,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	14,430 00	
5. (e) Unappropriated profits in respect of (1) .....	15,731 41	
6. (f) Reserve fund in respect of (1) .....	245,000 00	
		\$635,161 41

## Liabilities to the Public.

27. Deposits (including Unclaimed Deposits): Right reserved to require 30 days' notice of any withdrawal ..	\$357,348 73	
28. Interest on deposits, due or accrued or capitalized .....	13,942 94	
29. Debentures issued in Canada .....	492,194 37	
30. Interest due and accrued on (29) .....	11,486 20	
		874,972 24
Total liabilities .....		\$1,510,133 65

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Port Hope, held in freehold .....		\$5,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,171,700 56	
10. (b) Debts secured by mortgaged land held for sale .....	9,120 60	
11. (c) Interest due and accrued on items 9 and 10 and not included therein .....	34,582 70	
		1,215,403 86

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures ..	\$49,050 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	3,329 50	
22. (j) Bonds and Debentures of Ontario Municipalities owned by the Company and Government bonds ..	133,511 67	
26. (n) Interest due or accrued on items 14 to 25 and not included therein .....	3,217 30	
		189,108 47

## D.—Unsecured Debts.

27. (a) Rents due or accrued on Company's properties .....		90 65
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## BALANCE SHEET.—Continued.

E.—Cash.		
31. (a) On hand .....	\$1,920 99	
32. (b) In banks .....	98,609 68	
		\$100,530 67
Total assets .....		\$1,510,133 65

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balances from 31st December, 1914.

1. (b) Cash not already shown under (1):		(Total Col. 4.)
2. (i) On hand .....	\$1,579 61	
3. (ii) In bank .....	96,430 37	
		\$98,009 98

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .....	\$123,990 04
11. (ii) Interest .....	76,259 83

## (b) On loans on shares of the Corporation:

12. (i) Principal .....	3,590 50
13. (ii) Interest .....	123 25

## (c) Call loans on Municipal Debentures:

14. (i) Principal .....	10,831 72
15. (ii) Interest .....	2,981 72

## (d) Bonds and debentures owned by the Corporation:

15½. (i) Principal .....	9,498 47	
(ii) Interest .....	3,183 34	
		230,468 87

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents .....	152 00
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$332,793 13	
27. (c) Borrowed on debentures .....	93,058 41	
		425,851 54

## G.—Receipts from Other Sources.

30. (a) Sundry receipts and inspection fees .....	\$1,036 76	
(b) Bank interest .....	2,997 71	
		\$4,034 47
Total .....		\$758,516 86

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$86,615 10	
(b) Loaned or invested in other securities, viz.:		
2. (i) Call loans on municipal bonds .....	2,981 72	
3. (ii) Bonds owned by the Company .....	98,846 86	
5. (iv) Shares of the Corporation .....	4,665 00	
		\$193,108 68

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$28,892 00	
Sundries written off .....	20 20	
		28,912 20

## C.—Borrowed Money (other than foregoing) or interest thereon, paid, viz.:

19. (b) Deposits:			
Principal .....	\$318,275 92		
Interest .....	103 29		
20. (c) Debentures issued in Canada:			
Principal .....	85,150 89		
Interest .....	21,212 62		
			424,742 72

## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	\$7,526 10	
26. (b) Commission and brokerage .....	570 25	
28. (d) Stationery, postage, printing and advertising .....	529 88	
30. (f) Fuel, taxes (other than in 7 and 32), rates and light .....	90 59	
31. (g) Travelling expenses .....	387 54	
32. (h) Registration fees .....	105 00	
33. (i) Other management expenditure .....	175 58	
		9,384 94

## E.—Other Expenditure, viz.:

34. (a) Ontario Government tax .....	\$450 00	
35. (b) Municipal tax .....	198 91	
36. (c) Dominion Government tax .....	943 74	
36½. Company's Office building .....	245 00	
		1,837 65

## F.—Balance.

37. (a) Cash on hand and in bank .....		100,530 67
Total .....		\$758,516 86

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$261,020.47; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$267,953.62.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.84%; on debentures, 4.38%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.36%; (b) 5.65%.
  - (ii) Not owned beneficially: (a) None; (b) 6%.
6. Of the mortgages owned beneficially by the Corporation, \$1,171,700.56 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$9,140.83.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 5; amount, \$13,000.55.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$3,000,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once each year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, 6,000.00; Assistant Manager, \$3,000.00; Teller and Accountant, \$3,000.00; Mortgage Clerk, \$1,000.00; Ledgerkeeper, \$1,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 24th, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Henry White and Norman S. Choate.  
For 1916: Not appointed until Annual Meeting.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, at 4%; July 2nd, 1915, at 4%.
16. What is the date appointed for the Annual Meeting? First Tuesday in February.  
Date of last Annual Meeting? February 2nd, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

Head Office, Woodstock, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Buildings Societies Act, Consol. Stat. U.C., chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I., 25.) The original corporate name was "The Oxford Permanent Building and Savings Society."

By Order-in-Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

A by-law altering the amount of the capital stock was, pursuant to the Loan Corporations Act, approved by Order-in-Council, 27th May, 1905.

The borrowing and the lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Oxford Permanent Loan and Savings Society, of Woodstock, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas Street, in the City of Woodstock, in the Province of Ontario.

The Board is constituted of six directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Dr. W. T. Parke, President, Woodstock;	February 26th, 1914; February 24th, 1916
Jas. S. Scarff, Vice-Pres., Woodstock;	" "
Lieut.-Col. John White, Director, Woodstock;	" "
James White, Director, Woodstock;	February 25th, 1915; February 22nd, 1917.
Henry J. Finkle, Director, Woodstock;	" "
Malcolm Douglas, Managing Director,	February 22nd, 1900; "

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
1. Fully called stock.....	5,466	\$ 50	\$ 273,300	\$ 273,300	.....
2. Partly " " ".....	534	50	26,700	5,340	.....
3. Paid in advance of calls.....	.....	.....	.....	13,000	8,360
Totals.....	6,000	.....	300,000	291,640	8,360

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$273,300; total paid thereon .....	\$273,300 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$5,340; total paid thereon .....	5,340 00	
3. (cc) Joint stock capital paid in advance of calls.....	13,000 00	
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid .....	10,297 02	
6. (f) Reserve fund in respect of (1), (2) and (3).....	127,800 00	
7. (g) Contingent fund in respect of (1), (2) and (3)....	1,000 00	
		\$430,737 02

## Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved to require 30 days' notice of any withdrawal...	\$316,888 90	
29. Debentures issued in Canada .....	243,405 68	
30. Interest due and accrued on (29) .....	5,285 73	
40. Other liabilities to the public, viz.:		
41. (a) Sundry accounts and balances .....	357 16	
		565,937 47
Total liabilities .....		\$996,674 49

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Woodstock, held in freehold .....	\$6,500 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	771,099 09
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$62,186 34	
16. (d) Debts secured by Loan Corporation's debentures....	7,674 66	
17. (e) Debts secured by Dominion Government stock or bonds .....	552 70	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	20,154 85	
22. (j) Debts secured by stock of other corporations.....	1,120 50	
		91,689 05

## D.—Unsecured Debts.

27. (a) Rents, office building .....	81 25
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## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand .....	\$4,452 04	
32. (b) In banks .....	89,806 43	
		\$94,258 47

## F.—Assets not hereinbefore mentioned.

37. (a) Permanent stock of other corporations .....		33,046 63
Total assets .....		\$996,674 49

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

## (a) Cash (not already shown under (1)):

	Col. 1.	Total Col. 4.
2. (i) On hand .....	\$2,086 13	
3. (ii) In bank .....	81,143 79	
		\$83,229 92

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal . . . . .	\$98,072 89	
11. (ii) Interest . . . . .	48,994 96	
(b) On other securities:		
12. (i) Principal . . . . .	11,861 06	
13. (ii) Interest or dividends . . . . .	5,841 33	
		164,770 24

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents . . . . .		635 50
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## E.—Miscellaneous.

18. (a) Commission, brokerage .....		181 42
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$366,812 44	
27. (c) Borrowed on debentures .....	89,133 01	
		455,945 45

## G.—Receipts from Other Sources.

30. (a) Bank interest .....	\$2,277 38	
(b) Stock transfer fees .....	2 10	
		2,279 48
Total . . . . .		\$707,042 01



## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
		Col. 1.	Total Col. '4.
1. (a)	Loaned on mortgages of realty .....	\$74,440 87	
	(b) Loaned on or invested in other securities, viz.:		
2.	(i) On capital stock of this Corporation.....	250 00	
3.	(ii) On debentures of this Corporation.....	7,205 68	
4.	(iii) On Dominion and Municipal debentures...	46,120 34	
7. (c)	Insurance or taxes advanced on property mortgaged to the Corporation .....	518 68	
			\$128,535 57
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock .....		19,172 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18. (a)	Bank account: Principal and interest .....	\$8 84	
19. (b)	Deposits: Principal and interest .....	355,434 22	
20. (c)	Debentures issued in Canada:		
	Principal .....	92,007 56	
	Interest .....	10,603 33	
			458,053 95
D.—Management Expenses (other than the foregoing).			
25. (a)	Salaries, wages and fees .....	\$4,993 50	
26. (b)	Commission or brokerage .....	110 30	
28. (d)	Stationery, postage, printing and advertising .....	365 50	
29. (e)	Law costs .....	3 40	
30. (f)	Fuel, rent, taxes (other than in 7 and 32) and rates .....	1,315 19	
32. (h)	Registration fees .....	80 00	
33. (i)	Other management expenditure .....	152 03	
			7,019 92
E.—Other Expenditures, viz.:			
34. (a)	Transfer fees .....		2 10
F.—Balance.			
37. (a)	Cash on hand and in bank .....		94,258 47
	Total .....		\$707,042 01

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916. Issued in Canada, \$89,443.37; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$143,957.20.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.50%; on debentures, 4.152%; on debenture stock, none.



5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 5.894%; (b) 6.055%.
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$771,099.09 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 2; Amount, \$9,950.39.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,714,675.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Half-yearly by the manager, yearly by the directors.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager for \$10,000; Bookkeeper for \$2,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Company.
13. Date when the accounts of the Corporation were last audited? As at 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: James Canfield and W. H. Van Ingen.  
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd days of January and July; six per cent. per annum and bonus of one-half per cent.
16. What is the date appointed for the Annual Meeting? 4th Thursday in February. Date of last Annual Meeting? February 25th, 1915.
17. Special General Meetings held in 1915: None.

## THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY.

Head Office, Toronto, Ontario.

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CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V., c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz.:

- 1872. 35 V., c. 108 (D).
- 1873. 36 V., c. 107 (D).
- 1876. 39 V., c. 60 (D).
- 1879. 42 V., c. 75 (D).
- 1889. 52 V., c. 93 (D).
- 1891. 54-5 V., c. 114 (D).

For the lending powers of the Company see 27 V. (1863), c. 50 (Province of Canada), secs. 3 and 4; 35 V. (1872), c. 108 (D), sec. 5; also sec. 6 as amended by 36 V. (1873), c. 107 (D), sec. 8; 36 V. (1873), c. 107 (D), sec. 9, and 35 V. (1872), c. 108 (D), sec. 7 as amended by 36 V. (1873), c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V., c. 117.

For the borrowing powers of the Company see 27 V. (1863), c. 50, (Province of Canada), s. 5, as amended by 36 V. (1873), c. 107 (D), sec. 1; 35 V. (1872), c. 108 (D), s. 8, as amended by 39 V., c. 50 (D), sec. 1; 54-5 V. (1891), c. 114 (D), s. 2. (Issue of debenture stock.)

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ANNUAL STATEMENT

Of the condition and affairs of The London and Canadian Loan and Agency Company (Ltd.), of Toronto, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 51 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation as at the 31st December, 1915, were as follows, together with their respective terms of office:

Thomas Long, President, Toronto;	10th February, 1915; 9th February, 1916.
Casimir S. Gzowski, Vice-President, Toronto;	" "
Colin M. Black, W.S., Director, Edinburgh, Scotland;	" "
A. H. Campbell, Director, Toronto;	" "
Charles C. Dalton, Director, Toronto;	" "
David B. Hanna, Director, Toronto;	" "
Goldwin Larrat Smith, Director, Toronto;	" "
Vernon B. Wadsworth, Manager, Toronto.	
William Wedd, Jr., Secretary, Toronto.	

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,250,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.  
 Last call made: Date, 2nd January, 1914; rate per cent., 20 per cent.; gross amount, \$50,000; amount paid thereon, \$50,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	25,000	\$ 50	\$ 1,250,000	\$ 1,250,000	Nil

## LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called. \$1,250,000; total paid thereon .....	\$1,250,000 00
4. (d) Dividends declared in respect of (1) .....	25,000 00
5. (e) Unappropriated profits in respect of (1) .....	23,734 52
6. (f) Reserve fund in respect of (1) .....	725,000 00
	\$2,023,734 52

## Liabilities to the Public.

31. Debentures issued in Canada, payable elsewhere.....	\$2,545,583 00
32. Interest due or accrued on (31) .....	52,138 00
35. Debenture stock issued in Canada, payable elsewhere....	414,445 33
36. Interest due and accrued on (35) .....	2,089 00
40. Other liabilities to the public, viz.:	
42. (a) Sterling certificates, payable at fixed dates .....	81,040 71
43. (b) Interest due and accrued on 42 (a) .....	1,732 00
44. (c) Currency certificates: Payable at fixed dates.....	15,286 67
Sundry creditors .....	10,523 27
	3,122,837 98
Contingent liabilities (not extended), \$79,026.11.	
Total actual liabilities .....	\$5,146,572 50

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold lands (including buildings) .....	\$13,340 00
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## BALANCE SHEET,—Continued.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages on land .....	\$4,396,517 06	
10. (b) Debts secured by mortgaged land held for sale....	2,454 41	
(bb) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable .....	7,312 82	
11. (c) Interest due and accrued on items 9 and 10 and not included therein .....	207,483 19	
		\$4,613,767 48

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Municipal bonds or debentures owned by Company.	\$210,693 95	
23. (k) School debentures owned by Company .....	21,301 58	
24. (l) Dominion Government bonds owned by the Company	2,000 00	
25. (m) Debts secured by hypothecation of stocks, etc.....	14,034 90	
26. (n) Interest due or accrued on items 22 to 25 and not included therein .....	7,923 78	
		255,954 21

## E.—Cash.

32. (b) In banks in Canada and England .....	263,510 81	
Total assets .....		\$5,146,572 50

Contingent assets (not extended), \$79,026.11.

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1914.

	Col. 1.	Total Col. 4.
2. (b) Cash (not already shown under (1)):		
3. (ii) In banks .....		\$170,972 02

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal .....		729,985 64
11. (ii) Interest .....	\$334,871 07	334,871 07
(b) On other securities:		
12. (i) Principal .....		17,361 38
13. (ii) Interest or dividends .....	6,718 60	6,718 60

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....		1,958 18
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## F.—Borrowed Money.

27. (c) Borrowed on debentures or certificates at fixed dates. ....		658,241 63
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

G.—Receipts from other sources.		
30. (a) Profit on sterling exchange .....		\$6,284 55
(b) Bank interest .....		1,765 41
(c) Sundry creditors .....		2,346 56
		\$10,396 52
Total .....		\$19,930,505 04

II.—Received as a Corporate Trustee, Representative,  
Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.		
33. (ii) In bank .....		2,327 72
B.—Received on Account of Investments, Loans or Debts.		
34. (a) On mortgages: Principal, \$4,047.00; interest, \$6,021.52.....		10,068 52
Totals .....		\$12,396 24

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
		Total Col. 4.
1. (a) Loaned on mortgages of realty .....		\$476,983 99
(b) Loaned or invested in other securities, viz.:		
2. (i) Municipal and other debentures purchased.....		52,234 33
3. (ii) Loans on stocks, bonds, etc. ....		25,996 22
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock (including amount reserved in 1914) .....		100,000 60
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
20. (c) Debentures, etc., issued and payable in Canada:		
Principal .....	\$3,100 00	
21. (d) Debentures, etc., issued in Canada, payable elsewhere: Principal .....	820,500 05	
Interest on debentures, debenture stock, etc. ....	139,937 95	
		963,538 00
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, directors' fees, etc., Ontario, Manitoba and Saskatchewan .....	\$26,316 60	
26. (b) Commission on debentures issued and renewed, and loans made and renewed, etc. ....	4,451 79	

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

27. (c) Agency charges, British directors' fees, etc.....	\$1,810 84	
28. (d) Stationery, postage, printing, advertising, etc.....	3,004 44	
29. (c) Law costs .....	430 95	
30. (f) Fuel, rent, taxes (other than on 7 and 32), rates, etc.	3,466 64	
31. (g) Travelling expenses, inspection, etc. ....	399 64	
32. (h) Registration fees, Loan Corporations Act, Ontario..	255 00	
33. (i) Other management expenditure, auditors' fees.....	800 00	
		\$40,935 90

## E.—Other Expenditures, viz.:

34. (a) Dominion, Provincial and Municipal taxes .....	\$5,010 79	
35. (b) Instalment paid on subscriptions to Patriotic, Red Cross and Hospital funds .....	1,100 00	
36. (c) Bonuses to staff (leaving for war, etc.).....	1,195 00	
		7,305 79

## F.—Balance.

37. Cash in various banks in Canada .....	263,510 81	
Total . . . . .	\$1,930,505 04	

## II.—Expended on Trust or Agency Account.

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency .....	\$815 17
53. (d) Remitted or paid over to various estates .....	6,625 30

## C.—Balance.

54. (a) Cash on hand .....	4,955 77
Total . . . . .	\$12,396 24

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued and payable in Canada, \$15,286; Issued in Canada, payable elsewhere, \$880,268.00.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$717,847.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, no deposits taken; on debentures, 4 2-5%; on debenture stock, 4%.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) About 8%; (b) About 5%.
  - (ii) Not owned beneficially: (a) About 7½%; (b) —.
6. Of the mortgages owned beneficially by the Corporation, \$1,167,627 is on realty situate in Ontario, and \$3,251,997 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,111 is on realty situate in Ontario, and \$67,915 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$9,980.00.
  - (ii) Not so owned, —.



9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 24; Amount, \$24,415.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: About \$9,000,000.
  - (ii) Not so owned: About \$200,000.
11. How often are the securities held by the Corporation valued? Yearly or oftener, as required.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All officers of the Company and Directors and Inspectors in the Northwest, \$61,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Accounts audited monthly. Last full yearly audit, 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: Jas. George, F.C.A., Toronto; Rutherford Williamson, C.A.  
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July, 1st October; 2% on each occasion.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: None.



## THE PEOPLE'S LOAN AND SAVINGS CORPORATION.

Head Office, London, Ont.

Incorporated under The Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The People's Loan and Savings Corporation, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 428 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. F. Roome, M.D., President, London, Ont.;	Feb. 17th, 1915; Feb. 16th, 1916.
A. A. Campbell, Vice-President, London, Ont.;	" "
W. H. Moorehouse, M.D., Director, London, Ont.;	" "
Wm. Spittal, Director, London, Ont.;	" "
Malcolm McGugan, Director, Mt. Brydges, Ont.;	" "
Fred G. Rumball, Director, London;	" "
A. W. Peene, Director, Hamilton;	" "
A. A. Campbell, Managing Director, London, Ont.;	" "
Wm. Spittal, Secretary-Treasurer, London, Ont.	

A.—Capital stock: Total amount authorized, \$5,000,000; total amount subscribed permanent stock, \$500,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called.....	4,506	\$ 100	\$ 450,600	\$ c. 450,600 00	\$ c. ....
3. Instalment stock (payable by fixed periodical payments and still in process of payment) .....	494	100	49,400	13,020 96	36,379 04
Totals.....	5,000	.....	500,000	463,620 96	36,379 04

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$500,000.00; total paid thereon .....	\$463,620 96	
6. (f) Reserve fund in respect of (1) .....	45,000 00	
7. (g) Contingent fund .....	1,192 99	
		\$509,813 95

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$192,223 52	
29. Debentures issued in Canada .....	93,622 62	
		285,846 14
Total liabilities .....		\$795,660 09

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (1) London, held in freehold .....	\$34,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	715,940 41
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal bonds or debentures .....	15,042 61
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## D.—Unsecured Debts and other Assets.

27. (a) Office furniture .....	\$1,700 00	
28. (b) Accrued rent .....	266 00	
29. (c) Auxilliary safes .....	208 00	
		2,174 00

## E.—Cash.

32. (b) In bank in Canada .....	\$28,231 45	
35. In bank in London, England .....	271 62	
		28,503 07
Total assets .....		\$795,660 09

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for  
Its Own Use.A.—Balance from 31st December,  
1914.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total Col. 4.
3. (i) On hand .....	.....	.....	.....	} \$33,272 68
(ii) In bank .....	.....	.....	.....	

B.—Sums received wholly or  
partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	.....	.....	\$11,748 53	
5. (b) Premiums on (4) .....	.....	.....	418 89	
			<u>12,167 42</u>	

C.—Receipts on account of Invest-  
ments, Loans or Debts.

## (a) On mortgages of realty:—

10. (i) Principal .....	.....	.....	\$202,341 35	
11. (ii) Interest .....	.....	.....	49,369 92	

## (b) On other securities:—

12. (i) Principal school bonds .....	.....	.....	600 00	
13. (ii) Interest or dividend stocks .....	.....	.....	450 00	

## (c) Unsecured debts:—

14. Accrued rents .....	.....	.....	190 00	
			<u>252,951 27</u>	

D.—Receipts from Real Estate  
owned beneficially by  
Corporation.

17. (b) Rent of head office building .....	.....	.....	2,262 00	
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## E.—Miscellaneous.

19. (b) Premiums or bonus on loans .....	.....	.....	3,003 47	
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$600,184 67	.....	.....	
27. (c) Borrowed on debentures...	35,311 90	.....	.....	
			<u>635,496 57</u>	

Total .....				<u>\$939,153 41</u>
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.				
A.—Sums Loaned or Invested on Capital Account.				
	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total Col. 4.
1. (a) Loaned on mortgages of realty . . . . .			\$242,491 22	
3. (ii) Accrued rent . . . . .			266 00	
4. (iii) Premier Trust Co. . . . .			875 25	
5. (iv) Municipal debentures. . . . .			12,591 71	
			<u>          </u>	256,224 18
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock . . . . .				27,549 08
C.—Borrowed Money.				
19. (b) Deposits:				
Principal . . . . .	\$582,846 33			
Interest . . . . .	6,849 25			
				589,695 58
20. (c) Debentures issued in Canada:				
Principal . . . . .	\$18,816 25			
Interest . . . . .	3,988 33			
				22,804 58
D.—Management Expenses (other than foregoing).				
25. (a) Salaries, wages and fees. . . . .	\$5,696 00			
26. (b) Commission or brokerage. . . . .	4,729 08			
27. (c) Fuel and light . . . . .	295 84			
28. (d) Stationery, postage, printing and advertising . . . . .	843 22			
29. (e) Law costs, conveyancing. . . . .	88 00			
30. (f) Rent, taxes (other than in 7 and 32) and rates, \$853.92; war tax, \$457.54. . . . .	1,311 46			
31. (g) Travelling expenses . . . . .	35 70			
32. (h) Registration fees . . . . .	644 84			
				13,644 14
E.—Other Expenditures, viz.:				
34. (a) Insurance . . . . .	\$279 50			
35. (b) Office expenses . . . . .	447 78			
36. (c) Bank commission . . . . .	5 50			
				732 78
F.—Balance.				
37. (a) Cash on hand and in banks . . . . .				28,503 07
Total . . . . .				<u>\$939,153 41</u>

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$18,650.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$144,605.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.73%; on debentures, 4.82%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 7.84%; (b) 6%.
    - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation: All owned is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., two; Amount, \$9,400.00.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,703,440.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000; Secretary-Treasurer, \$5,000; Accountant, \$2,000; Clerk, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 22nd, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Major Geo. W. Hayes and O. H. Talbot.  
For 1916: To be appointed February 16th, 1916.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 6% yearly, June 30th and December 31st.
16. What is the date appointed for the Annual Meeting? February 16th, 1916. Date of last Annual Meeting? February 17th, 1915.
17. Special General Meetings held in 1915: None.

## THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co.'s Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V., c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

## ANNUAL STATEMENT

Of the condition and affairs of the Real Estate Loan Company of Canada (Limited), at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

M. H. Aikens, M.D., Pres., Burnhamthorpe;	3rd Feb., 1915;	9th Feb., 1916.
E. Douglas Armour, K.C., Vice-Pres., Toronto;	"	"
G. M. Rae, Director, Toronto;	"	"
Edmund Wragge, Director, Toronto;	"	"
Wm. A. Cooke, Director, Toronto;	"	"
E. L. Morton, Manager, Toronto.		

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.



## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
1. Fully called stock.....	5,000	100	500,000	500,000 00	.....
Totals .....	5,000	.....	500,000	500,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon .....	\$500,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	17,500 00
5. (e) Unappropriated profits in respect of (1).....	6,407 91
6. (f) Reserve fund in respect of (1) .....	200,000 00
7. (g) Contingent fund in respect of (1) .....	20,000 00
8. (h) Instalment permanent stock (payable by fixed periodical payments) on which has been paid due to Shareholders on stock conversion .....	60 00
	\$743,967 91

Liabilities to the Public.

27. Unclaimed deposits .....	\$257 33
29. Debentures issued in Canada .....	42,483 50
30. Interest due and accrued on (29) .....	555 89
31. Debentures issued elsewhere than in Canada .....	608,759 01
32. Interest due and accrued on (31) .....	3,872 32
40. Unclaimed dividends .....	72 40
41. Other liabilities to the public, viz.:	
42. (a) Reserved for War Tax to 31st December, payable January, 1916 .....	237 26
(b) Balance due to agents .....	9 33
	656,247 04
Total liabilities .....	\$1,400,214 95



Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,331,890 60	
10. (b) Debts secured by mortgaged land held for sale.....	4,431 75	\$1,336,322 35

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Municipal bonds or debentures owned by Company.	\$5,449 77	
15. (c) Public School debentures owned by Company.....	14,080 02	
17. (e) Dominion Government stock or bonds owned by Company . . . . .	4,875 00	
22. (j) Debts secured only by stock loans .....	904 58	25,309 37

## E.—Cash.

31. (a) On hand .....	\$5,382 79	
32. (b) In banks .....	33,200 44	38,583 23
Total assets .....		\$1,400,214 95

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
3. (ii) In banks .....			\$25,554 25

## C.—Receipts on account of Investments, Loans, or Debts.

(a) On mortgages of realty:			
10. (i) Principal . . . . .		\$47,048 16	47,048 16
11. (ii) Interest . . . . .	\$81,150 37		81,150 37
(b) On other securities:			
12. (i) Principal . . . . .		3,326 51	3,326 51
13. (ii) Interest or dividends .....	1,667 93		1,667 93

## E.—Miscellaneous.

18. (a) Brokerage . . . . .			421 56
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## F.—Borrowed Money.

25. (a) Agents' balance .....			9 33
27. (c) Borrowed on debentures .....		93,145 62	93,145 62
Total . . . . .			\$252,323 73

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
1. (a) Loaned on mortgages of realty .....		\$27,926 14	\$27,926 14
Loaned or invested in other securities, viz.:			
3. (ii) Canadian War Loan .....		4,875 00	4,875 00
4. (iii) Municipal debentures .....		5,327 48	5,327 48
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	\$35,000 00		35,000 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (c) Debentures issued in Canada: Principal, \$20,950; interest, \$2,110.39 .....	2,110 39	20,950 00	23,060 39
21. (d) Debentures issued elsewhere: Principal, \$74,678.99; interest, \$27,780.85.....	27,780 85	74,678 99	102,459 84
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees .....	8,610 49		8,610 49
28. (d) Stationery, postage, printing and advertising .....	487 01		487 01
29. (e) Law costs .....	35 11		35 11
30. (f) Rent (other than in 7 and 32) .....	684 50		684 50
31. (g) Travelling expenses and inspections...	457 00		457 00
32. (h) Registration fees and taxes .....	1,950 47		1,950 47
33. (i) Other management expenditure .....	426 84		426 84
E.—Other Expenditures, viz.:			
34. (a) Open accounts, 1914, paid .....	175 00		175 00
35. (b) Expenses of money borrowed .....	995 63		995 63
36. (c) Vote by shareholders at Annual Meeting .....	1,200 00		1,200 00
(d) Dividends in suspense paid .....	19 60		19 60
(e) Subscription to British Red Cross .....	50 00		50 00
F.—Balance.			
37. (a) Cash on hand and in banks, Canada and Great Britain .....			38,583 23
Total . . . . .			\$252,323 73

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$24,583.50; Issued elsewhere, \$106,250.70.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \_\_\_\_\_.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4.64%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 7.76%; (b) 6.16%.  
(ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$152,242.30 is on realty situate in Ontario, and \$1,179,648.30 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:  
(i) Funds or securities owned beneficially, \$4,431.75.  
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:  
(i) Owned beneficially: No., 10; Amount, \$12,750.  
(ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially, over \$2,750,000.  
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Mortgages yearly; others from time to time, as required.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager and agents at Winnipeg and Edmonton, \$5,000 each.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: S. W. Black, H. D. Lockhart Gordon, F.C.A.  
For 1916: S. W. Black, H. D. Lockhart Gordon, F.C.A.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively?  $3\frac{1}{2}\%$  each on 2nd January and 2nd July; 7% in all.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 3rd February, 1915.
17. Special General Meetings held in 1915: None.

## THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office, Brantford, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3.)

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184.

## ANNUAL STATEMENT

Of the conditions and affairs of the Royal Loan and Savings Company of Brantford, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at 38-40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1915; February, 1916.
Charles B. Heyd, Vice-President, Brantford;	“ “
John Mann, Director, Brantford;	“ “
A. J. Wilkes, K.C., Director, Brantford;	“ “
A. K. Bunnell, F.C.A., Director, Brantford;	“ “
Franklin Grobb, Director, Brantford;	“ “
W. G. Helliker, Manager and Secretary, Brantford;	“ “

A. Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$586,200.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	11,724	\$ 50	\$ 586,200	\$ c. 586,200 00	\$ c. .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$586,200.00; total paid thereon .....	\$586,200 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	11,734 00	
6. (f) Reserve fund in respect of (1) .....	375,000 00	
10. (j) Profit and loss—balance carried forward.....	917 66	
		\$973,851 66

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$429,587 66	
28. Interest on deposits, due or accrued or capitalized.....	2,358 32	
29. Debentures issued in Canada .....	1,008,355 44	
30. Interest due and accrued on (29) .....	18,882 57	
		1,459,183 99
Total liabilities .....		\$2,433,035 65

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
(i) At Brantford (held in freehold).....	\$55,000 00	
5. (b) Freehold land, other than foregoing .....	12,816 47	
		\$67,816 47

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,654,917 84	
10. (b) Debts secured by mortgaged land held for sale.....	1,730 71	
11. (c) Interest due or accrued on items (9) and (10) and not included therein ..	69,490 47	
		1,726,139 02

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$84,954 13	
15. (c) Debts secured by Public School debentures .....	26,649 07	
17. (e) Debts secured by Government stock or bonds .....	500 00	
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada .....	4,956 75	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	28,148 07	
23. (k) Loans on stocks and debentures .....	50,927 69	
25. (m) Stocks owned by Company .....	321,953 50	
		518,089 21

## Assets.—Continued

## D.—Unsecured Debts.

27. (a) Sundry items .....	989 92
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## E.—Cash.

31. (a) On hand .....	\$8,061 39	
32. (b) In banks .....	111,939 64	
		120,001 03
Total assets .....	\$2,433,035 65	

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

		(Total, Col. 4.)
2. (i) On hand .....		\$12,879 61
3. (ii) In bank .....		95,655 30

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	950 00
5. (b) Premiums on (4) .....	285 00

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal .....		179,137 37
11. (ii) Interest .....		118,372 27
(b) On other securities:		
12. (i) Principal .....		86,229 34
13. (ii) Interest or dividends .....		20,163 86

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any foregoing items).....	1,614 00
17. (b) Rents .....	672 60

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	783,897 05
27. (c) Borrowed on debentures .....	361,735 11

## G.—Receipts from other sources, viz.:

30. (a) Rent of office premises .....	1,342 17
(b) Sundry accounts .....	65 44

Total .....	\$1,662,999 12
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

		(Total, Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$172,469 06
(b) Loaned or invested on other securities:—		
2. (i) N. W. School District Debentures, Canadian War Loan and Prov. Sask. Bonds .....		40,419 97
4. (iii) Loans on stocks or debentures .....		95,132 09
6. (c) Property held for sale (repairs and insurance).....		2,568 17

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....		46,824 92
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## C.—Borrowed Money (other than foregoing) or Interest.

19. (b) Deposits:			
Principal .....	\$727,112 17		
Interest .....	11,513 68		
			738,625 85
20. (c) Debentures issued in Canada:			
Principal .....	\$374,752 87		
Interest .....	49,408 09		
			424,160 96

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....		7,160 00
26. (b) Commission or brokerage exchange, and insurance.....		2,573 58
28. (d) Stationery, postage, printing and advertising .....		1,016 52
29. (e) Law costs and solicitor's salary .....		411 85
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates.....		4,611 99
32. (h) Registration fees .....		150 00
33. (i) Other management expenditure .....		447 98

## E.—Other Expenditure, viz.:

34. (a) Brantford Patriotic Fund .....		2,550 00
35. (b) Auditors, \$700; directors, \$2,685 .....		3,385 00
36. (c) Valuator's costs, \$421.99; Guarantee Company, \$68.25.....		490 24

## F.—Balance.

37. (a) Cash on hand and in banks .....		120,001 03
Total .....		\$1,662,999 12

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$240,061.94; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$322,661.04.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.17%; on debentures, 4.93%; on debenture stock, none.



5. Average rate of interest per annum received by the Corporation during 1915:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 7.38%; (b) 5.75%.  
(ii) Not owned beneficially: (a) All owned beneficially; (b) All owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$784,057.43 is on realty situate in Ontario, and \$870,860.41 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation: All owned is on realty situate in Ontario, and all owned is realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:  
(i) Funds or securities owned beneficially, \$3,106.76.  
(ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:  
(i) Owned beneficially: No., 15; Amount, \$18,148.45.  
(ii) Not so owned: No., ———; Amount, ———.
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially, \$4,951,607.00.  
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant, \$5,000; Teller, \$2,500; Ledger-keeper, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: F. W. Frank and C. J. Parker, C.A., Brantford.  
For 1916: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, 2%; April 1st, 1915, 2%; July 2nd, 1915, 2%; October 1st, 1915, 2%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.  
Date of last Annual Meeting? February 9th, 1915.
17. Special General Meetings held in 1915: None.

## THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

## CONSTATING INSTRUMENTS.

Certificate of Incorporation (24th February, 1912), issued by Registrar of Joint Stock Companies for Scotland, under the Companies' (Consolidation) Act, 1908.

Memorandum of Association and Articles of Association under the above Act.

For the lending and borrowing powers, see Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Edinburgh Canadian Mortgage Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 4 Melville Street, in the City of Edinburgh, Scotland.

The chief agency for Ontario is situate at C. P. R. Building, in the City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Wood, Gundy & Co., and their address is C. P. R. Building, Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:

Sir Andrew H. L. Fraser, President, Edinburgh;	*24th February, 1912.
Sir David Paulin, Director, Edinburgh;	"
Thomas Jackson, Director, Glasgow;	"
James Macdonald, Director, Edinburgh;	"
William Garden, Director, Uppershill, Penicuik;	"
Samuel John Moore, Director, Toronto;	"
Newton Wesley Rowell, Toronto;	"
George Herbert Wood, Toronto;	"
Wood, Gundy & Co., Managers, Toronto.	
W. A. Wood, Interim Secretary, 4 Melville Street, Edinburgh.	5th October, 1914.

A. Permanent capital stock: Total amount authorized, \$1,216,625; total amount subscribed, \$973,300, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called			\$ c.	\$ c.	
Preference shares ....	100,000	£1	486,650 00	486,650 00	Nil
Ordinary shares .....	100,000	each	486,650 00	486,650 00	
Totals .....	200,000	.....	973,300 00	973,300 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

\*Retire at general meetings in rotation.

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## I.—Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

Preference shares fully paid .....	\$486,650 00	
1. (a) Ordinary shares fully paid .....	486,650 00	
4. (d) Dividends declared .....	12,166 25	
5. (e) Unappropriated profits .....	40,811 24	
6. (f) Reserve fund in respect of (1) .....	12,166 25	
		\$1,038,443 74

## Liabilities to the Public.

27. Deposits .....	106,868 33	
28. Interest on deposits, due, accrued or capitalized .....	658 73	
31. Debentures issued elsewhere than in Canada .....	482,279 48	
32. Interest due and accrued on (31) .....	3,005 63	
37. Owing to banks .....	22,492 40	
39. Due on loans in process of completion or to pay assumed mortgages.	45,267 18	
41. Other liabilities to the public, viz.:		
42. (a) Income tax .....	7,362 10	
Total actual liabilities .....		\$1,706,477 59

Cr. Assets.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$1,438,804 53
10. (b) Debts secured by mortgaged land held for sale .....	9,632 42
11. (c) Interest due and accrued on item (9) .....	26,412 96
(e) Interest arrears .....	39,754 33

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures .....	143,000 00
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	24,750 92
22. (j) Debts secured by war loan .....	12,166 25
26. (u) Interest due or accrued on 14 to 25 not included therein.....	488 02

## E.—Cash.

31. (a) On hand .....	252 85
32. (b) In banks in Canada and Scotland .....	2,638 13

## F.—Assets not hereinbefore mentioned.

37. (a) Furniture . . . . .	1,689 60	
38. (b) Suspense . . . . .	2 00	
39. (c) Mortgage charges .....	6,885 58	
		8,577 18
Total assets .....		\$1,706,477 59

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.		
A.—Balance as at 31st December, 1914.		
(i) On hand .....		\$36,906 32
C.—Receipts on Account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.        (i) Principal .....		102,427 87
11.        (ii) Interest on mortgages .....	\$118,834 28	118,834 28
(b) On other securities:		
12.        Principal, call loans and investments .....		342,575 00
13.        (ji) Interest or dividends on (12) .....	6,311 63	6,311 63
D.—Receipts from Real Estate owned Beneficially by Corporation.		
16. (a) Net profits from land sold .....		20 00
Toronto remittance .....		208,000 00
Saskatoon remittance .....		31,566 35
E.—Miscellaneous.		
18. (a) Commission, brokerage, etc. ....		2,159 60
19. (b) Premium on bonus or loans .....		50 55
F.—Borrowed Money.		
25. (a) Bank or other advances .....		53,816 10
26. (b) Borrowed by taking deposits .....		128,035 18
27. (c) Borrowed on debentures .....		107,914 63
G.—Receipts from other sources.		
30. (a) Mortgage charges .....	\$3,101 41	
(b) Assumed mortgages .....	556 61	
(c) Assumed interest .....	19 50	
Suspense .....	18 25	
Transfer fees .....	34 06	
		3,729 83
Totals .....		\$1,142,347 34

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums loaned or invested on Capital Account.		
1. (a) Loaned on mortgages of realty .....		\$196,248 59
(b) Loaned or invested on other securities, viz.:		
War loan .....		12,166 25
2.        (i) Call loans .....		345,500 00
Investments .....		24,750 92
3.        (ii) Assumed mortgages .....		14,883 02
4.        (iii) Interest on assumed mortgages .....		4,783 68
5.        (iv) Charges on assumed mortgages .....		42 40
6. (c) Real estate purchased .....		9,355 37

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.		
8. Dividends paid on ordinary and preference shares.....		43,662 32
Toronto remittance .....		31,566 35
Saskatoon remittance .....		210,597 00
C.—Borrowed Money (Other than Foregoing) or Interest paid Thereon, viz.:		
18. (a) Bank account, principal and interest ....		102,378 14
19. (b) Deposits, principal .....		84,823 97
24. (g) Interest on loans, debentures and deposits .....		21,395 08
D.—Management Expenses.		
25. (a) Salaries, wages and fees .....		15,429 98
26. (b) Commission or brokerage, capital charge .....		3,068 93
28. (d) Stationery, postage, printing and advertising.....		2,065 41
29. (c) Law costs .....		289 15
30. (f) Fuel, rent, taxes .....		5,279 79
31. (g) Travelling expenses .....		2,556 11
33. (l) Other management expenditure, sundries and exchange .....		383 53
Insurance over staff .....		54 75
E.—Other Expenditure, viz.:		
34. (a) Mortgage charges .....	\$8,157 25	
35. (b) Furniture .....	18 35	
		8,175 60
F.—Balance.		
37. (a) Cash on hand .....	\$252 85	
(b) Cash in banks .....	2,638 15	
		2,891 00
Total .....		\$1,142,347 34

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of Debentures maturing in 1916: Issued in Canada, nil; issued elsewhere, \$104,556.65.
- Amount of other existing obligations which will mature in 1916, nil.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, nil.
- Average rate of interest per annum paid by the Corporation during 1915 on deposits,  $4\frac{1}{2}\%$ ; on debentures,  $4\frac{1}{2}\%$ ; on debenture stock, nil.
- Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty: (b) On other securities:
  - Owned beneficially by the Corporation: (a)  $8\frac{1}{8}\%$ ; (b) 5.80%.
  - Not owned beneficially: (a) nil; (b) nil.
- Of the mortgages owned beneficially by the Corporation, \$93,548.75 is on realty situate in Ontario, and \$1,345,255.78 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1915, viz.:
  - Funds or Securities owned beneficially, \$9,632.42.
  - Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., 25; amount, \$32,100.
  - (ii) Not so owned, No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,225,000.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued?
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$25,000; Inspector, \$5,000; Saskatoon Manager, \$5,000; Clerk, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 31st July, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Martin Currie & Co., C.A., 55 Queen St., Edinburgh.  
For 1916: Martin Currie & Co., C.A., 55 Queen St., Edinburgh.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 5% paid 15th April and 15th October, 1915, on preference shares; 5% paid 29th January and 29th July, 1915, on ordinary shares.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? 27th July, 1915.
17. Special General Meetings held in 1915: Dates, nil.



## THE WATERLOO COUNTY LOAN &amp; SAVINGS COMPANY.

Head Office, Waterloo, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated by Letters Patent under the Loan and Trust Corporations Act, 2 George V., 1912, chap. 34, dated 7th April, 1913.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chapter 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Waterloo County Loan & Savings Company of Waterloo, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Erb Street, in the Town of Waterloo, in the Province of Ontario.

The Board is constituted of eleven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Thos. Hilliard, President, Waterloo, Ont.:	10th February, 1915; 10th February, 1916.
Edward F. Seagram, Vice-President, Waterloo, Ont.;	" "
S. B. Bricker, Director, Waterloo, Ont.;	" "
F. S. Kumpf, Director, Waterloo, Ont.;	" "
Fred. Halstead, Director, Waterloo, Ont.;	" "
Dr. W. L. Hilliard, Director, Waterloo, Ont.;	" "
P. H. Sims, Director, Toronto, Ont.;	" "
Geo. D. Forbes, Director, Hespeler, Ont.;	" "
Thos. Trow, Director, Stratford, Ont.;	" "
M. M. Bricker, Director, Berlin, Ont.;	" "
A. J. Kimmel, Director, Berlin, Ont.;	" "
P. V. Wilson, Manager and Secretary, Waterloo, Ont.,	March 1st, 1913, date of annual meeting.

A.—Permanent capital stock: Total amount authorized, \$2,000,000.00; total amount subscribed, \$432,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts, and other Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.	Remarks.
	Par value of shares.	No. of shares.	—			
			\$ c.	\$ c.	\$ c.	
1. Fully called stock..	4,139	100	413,900 00	330,664 75	83,235 25	
2. Partly called stock.	181	100	18,100 00	2,212 15	15,887 85	
Totals.....	4,320	.....	432,000 00	332,876 90	99,123 10	

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## 1.—Capital (Liabilities to Stockholders or Shareholders),

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, fully called; total called, \$413,900; total paid thereon .....	\$330,664 75	
3. (cc) Ordinary joint stock capital, partly called; total subscribed, \$18,100; total paid thereon .....	2,212 15	
4. (d) Dividends declared in respect of (1) (2) not yet paid .....	9,845 00	
5. (e) Unappropriated profits in respect of (2) .....	2,456 81	
6. (f) Reserve fund in respect of (2) .....	48,000 00	
		\$393,178 71

## Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice on any withdrawal..	\$301,848 87	
29. Debentures issued in Canada .....	79,885 92	
30. Interest due and accrued on (29) .....	1,426 86	
		383,161 65
Total actual liabilities .....		\$776,340 36

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Waterloo, Ont.; held in freehold.. }	.....	\$12,500 00
At Berlin, Ont.; leasehold .....	}	
5. (b) Freehold land other than foregoing .....		7,441 57
		\$19,941 57

## B.—Debts. Secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$430,856 29	
11. (c) Interest due or accrued on item 9 not included therein .....	27,103 04	
		457,959 33

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures..	\$141,371 27	
15. (c) Debts secured by public school debentures .....	71,093 86	
17. (e) Debts secured by Dominion Government stock or bonds .....	1,500 00	
20. (h) Debts secured by permanent stock of the Corporation .....	3,800 00	
22. (j) Debts secured by stock .....	7,025 00	
26. (n) Interest due or accrued .....	9,443 52	
		234,233 65

## Assets.—Continued.

## D.—Unsecured Debts.

28. (b) Office rentals .....	24 00
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## E.—Cash.

31. (a) On hand .....	12,048 92
32. (b) In banks .....	52,132 89
Total assets .....	\$776,340 36

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

	Col. 1.	Col. 3.	Col. 4.
1. Cash:			
2. (i) On hand .....	\$10,804 71		
3. (ii) In bank .....	19,569 41		

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent stock...		\$32,418 50	
5. (b) Premiums on (4) .....		2,060 00	
			\$34,478 50

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal .....	16,855 80		
11. (ii) Interest .....	24,462 21		
(b) On other securities:			
12. (i) Principal .....	44,198 19		
(ii) Interest .....	7,779 18		

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, rooms over office .....	120 00
--	--------

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	571,169 73
27. (c) Borrowed on debentures .....	52,855 92

## G.—Receipts from Other Sources.

30. (a) Interest from bank deposits .....	137 09	
		747,952 24
Total .....		\$782,430 74

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgages of realty .....	\$23,331 52		
(b) Loaned or invested on other securities, viz.:			
2. (i) Municipal debentures .....	95,442 11		
3. (ii) School debentures .....	61,517 56		
4. (iii) Other securities .....	32,025 00		
7. (d) Incumbrances on realty paid off .....	7,441 57		
B.—Expended on Stock Account.			
8. Dividends on permanent stock .....	24,155 95		
C.—Borrowed Money (other than foregoing, or interest thereon paid), viz.:			
19. (b) Deposits:			
Principal .....	446,633 44		
Interest .....	10,659 15		
20. (c) Debentures issued in Canada:			
Principal .....	3,850 00		
Interest .....	2,313 63		
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees .....	5,955 12		
26. (b) Commission or brokerage .....	1,042 89		
28. (d) Stationery, postage, printing, and advertising .....	1,346 72		
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates .....	2,359 17		
31. (g) Travelling expenses .....	17 85		
33. (i) Other management expenditure .....	115 34		
E.—Other Expenditures.			
34. (a) Exchange .....	41 91		
F.—Balance.			
37. (a) Cash on hand .....	12,048 92		
38. (i) In banks .....	52,132 89		
Total .....	\$782,430 74	.....	\$782,430 74

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$19,403.92; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$49,543.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 4.93%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 8%; (b) 7%.
    - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$110,280.06 is on realty situate in Ontario, and \$320,576.23 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$7,441.57.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 4; Amount, \$16,500.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,034,565.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; three officers, \$5,000 each.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 7th, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: J. M. Scully and Jeremiah Scully.  
For 1916: J. M. Scully and Jeremiah Scully.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? June 30th and December 31st, 6%.
16. What is the date appointed for the Annual Meeting? February 10th. Date of last Annual Meeting? February 11th, 1915.
17. Special General Meetings held in 1915: None.

## DYMENT SECURITIES LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

CONSTATING INSTRUMENTS.

Incorporated on 15th May, 1902, by Special Act of the Dominion of Canada, 2 Edward VII., c. 60.

ANNUAL STATEMENT

Of the condition and affairs of the Dymont Securities Loan and Savings Company, Barrie, Ont., at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 93 Dunlop Street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of four directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective term of office:

A. E. Dymont, President, Toronto, Ont.;	February 8th, 1915; February 7th, 1916.
Thos. W. Baker, Vice-President, London;	" "
W. E. Wismer, Director, London;	" "
S. Dymont, Director, Barrie;	" "
S. Dymont, Manager-Secretary, Barrie;	" "

A.—Permanent capital stock; total amount authorized, \$2,000,000; total amount subscribed, \$652,200, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
1. Fully called .....	6,522	\$ 100	\$ 652,200	\$ 652,200	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. Ordinary joint stock capital fully called: total called, \$652,200; total paid thereon .....	\$652,200 00
4. (d) Dividend declared in respect of (1), not yet paid .....	16,305 00
5. (c) Unappropriated profits in respect of (1) .....	85,264 26

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	100,316 47
41. Other liabilities to the public:	
42. (a) Solicitors .....	36 40
<b>Total liabilities</b> .....	<b>\$854,122 13</b>

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$433,573 86	Col. 4.
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks and bonds.....	419,261 41
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## E.—Cash.

31. (a) On hand and in bank .....	1,286 86
<b>Total assets</b> .....	<b>\$854,122 13</b>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

2. (i) On hand .....	\$3,172 61
(ii) In bank .....	7,706 21

## C.—Receipts on account of Investment, Loans or Debts.

(a) On mortgages of realty:	
10. (i) Principal .....	\$2,641 29
11. (ii) Interest .....	29,702 12
(b) On other securities:	
12. (i) Principal .....	13,975 08
13. (ii) Interest .....	9,677 72

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

F.—Borrowed Money.	
26. (b) Borrowed by taking deposits .....	\$44,145 75
G.—Receipts from other sources.	
30. (a) Solicitors' fees .....	2 00
Totals .....	\$191,022 78

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.	
A.—Sums Loaned or Invested on Capital Account.*	
1. (a) Loaned on mortgages of realty .....	\$103,597 91
(b) Loaned or invested in other securities .....	5,460 72
B.—Expended on Stock Account.	
8. Dividends paid on permanent stock .....	32,610 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
19. (b) Deposits:	
Principal .....	\$45,674 16
Interest .....	26 26
	45,700 42
D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	965 00
30. (f) Fuel, rent and taxes (other than in 7 and 32) and rates .....	1,032 78
32. (h) Registration fees .....	80 00
33. (i) Other management expenditure .....	28 26
E.—Other Expenditure.	
35. (b) .....	260 83
F.—Balance.	
37. (a) Cash on hand and in bank .....	1,286 86
Totals .....	\$191,022 78



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, no debentures issued; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
  - (i) Owned beneficially by the Corporation: (a) None; (b) none.
  - (ii) Not owned beneficially: (a) All debentures are owned beneficially by Corporation.
6. Of the mortgages owned beneficially by the Corporation, \$433,573.86 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned: No., none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, none.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? No stated period.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$5,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited? February 6th, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Will. R. King and John B. Barr.  
For 1916: Will. R. King and John B. Barr.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 5% per annum.
16. What is the date appointed for the Annual Meeting? February 7th, 1916. Date of last Annual Meeting? February 8th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED.

Head Office, Port Arthur, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Port Arthur and Fort William Mortgage Company, Limited, of Ontario, at the 31st December, 1915, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is Cumberland Street, in the City of Port Arthur, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

J. J. Carrick, President, Port Arthur, Ont.;	27th January, 1915, to 9th February, 1916
D. A. Thomas, Director, Cardiff, Wales:	" "
Sir William Mackenzie, Director, Toronto, Ont.:	" "
D. M. Hogarth, Director, Port Arthur, Ont.;	" "
A. J. McComber, Director, Port Arthur, Ont.:	" "
A. J. McComber, Manager and Secretary:	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$685,800.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, November 1st, 1914. Rate per cent., £4 11s. 0d. Purchase gross amount, \$96,200.00. Amount paid thereon, \$48,917.52.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	6,858	\$ 100	\$ 685,800 00	\$ c. 539,758 70	\$ c. 146,041 30
Totals.....	6,858	100	685,800 00	539,758 70	146,041 30

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$685,800;	
total paid thereon .....	\$539,758 70
5. (e) Unappropriated profits in respect of (1).....	33,216 54
6. (f) Reserve fund in respect of (1) reserve fund for unearned bonuses	7,754 02

## Liabilities to the Public.

35. Debenture stock issued elsewhere than in Canada .....	69,593 32
37. Owing to banks .....	9,500 00
Total actual liabilities .....	\$659,822 58

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	\$577,338 10
11. (c) Interest due and accrued on item (9) and not included therein	43,253 25

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured by permanent stock or shares of the Corporation.	18,000 00
26. (n) Interest due or accrued on item 20, "accrued".....	1,047 77

## E.—Cash.

31. (a) On hand .....	\$8,801 25
32. (b) In bank .....	8,028 43
	16,829 68

## F.—Assets not hereinbefore mentioned.

37. (a) Furniture and supplies .....	\$756 00
38. (b) Organization fees .....	200 00
39. (c) Unexpired values net .....	332 02
40. (d) Accepted bills of exchange .....	2,065 76
	3,353 78
Total assets .....	\$659,822 58

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

1. Cash . . . . .	\$56,439 06
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## B.—Sums received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	16,505 07
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans or Debts.		
(a) Mortgages of realty:		
10.	(i) Principal .....	94,371 96
11.	(ii) Interest . . . . . \$25,897 37	25,897 37
E.—Miscellaneous.		
19.	(b) Premiums or bonus on loans .....	7,371 19
F.—Borrowed Money.		
26.	(b) Bank or other advances, discounts or overdrafts.....	9,500 00
28.	(d) Borrowed on debenture stock .....	13,951 12
G.—Receipts from other sources, viz.:		
30.	(a) Legal fees .....	275 01
	(b) Interest on bank balances .....	173 62
	Totals . . . . .	\$224,484 40

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
		Col. 1.      Col. 4.
1.	(a) Loaned on mortgages of realty .....	\$137,445 14
	(b) Loaned on or invested in other securities, viz.:	
2.	(i) On Company's own stock .....	18,000 00
B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock .....	37,426 74
C.—Borrowed Money (other than foregoing) or interest thereon paid.		
18.	(a) Bank account (principal and interest) .....	59 45
23.	(f) Debenture stock issued elsewhere: Interest .....	3,606 52
D.—Management Expenses (other than foregoing).		
25.	(a) Salaries, wages and fees .....	5,820 92
26.	(b) Commission or brokerage .....	411 81
28.	(d) Stationery, postage, printing, advertising, etc.....	563 15
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates.....	969 74
32.	(h) Registration fees .....	75 00
33.	(i) Other management expenditure .....	2,076 25
E.—Other Expenditures.		
34.	(a) Re debenture stock issue .....	1,200 00
F.—Balance.		
37.	(b) Cash on hand and in bank .....	16,829 68
	Total . . . . .	\$224,484 40

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$9,500.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately \$200,000.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, 5%.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) About 9%; (b) None.
    - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$574,338.10 is on realty situate in Ontario, and \$3,000 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 5; Amount, \$57,095.52.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,364,340.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: None.
13. Date when the accounts of the Corporation were last audited, December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: P. H. B. Dawson, A. E. Lyne, M. G. Wright.  
For 1916: P. H. B. Dawson and E. Walton.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 11th, 1915, 7% and 3% bonus; August 10th, 1915, 7%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February. Date of last Annual Meeting? January 27th, 1915.
17. Special General Meetings held in 1915: None.



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## II. LOAN COMPANIES.

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B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT  
STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION 6)

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DETAILED REPORTS OF THE SEVERAL COMPANIES.

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## DOMINION PERMANENT LOAN COMPANY.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

1890.—Declaration under R.S.O. 1887, c. 169; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V., c. 85, extending the business of the Company to the whole Dominion; defining the borrowing powers of the Company; regulating its issue of debentures and debenture stock; providing for the prohibition of loans upon the Company's own stock; continuing the Company under the control of the Loan and Trust Corporations Act of Ontario.

1898.—Order in Council of Ontario (29th January, 1898), changing the corporate name to the Dominion Permanent Loan Company, to take effect from and after 1st August, 1898.

1898.—Act of Dominion of Canada, confirming the said change of corporate name.

See Statutes of Canada, 1899.

## ANNUAL STATEMENT

Of the condition and affairs of the Dominion Permanent Loan Company of Toronto, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Hon. J. R. Stratton, Pres., Peterborough;	Feb. 4th, 1915.	Feb. 3rd, 1916.
D. W. Karn, Vice-President, Toronto;	"	"
A. C. Macdonell, Director, Toronto;	"	"
Hon. Thomas H. Johnson, Winnipeg;	"	"
Geo. H. Cowan, K.C., Director, Vancouver, B.C.;	"	"
F. M. Holland, Man.-Director and Secretary, Toronto;	"	"

A.—Permanent capital stock: Total amount authorized, \$10,000,000; total amount subscribed, \$1,408,400.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock, created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.	—		
1. Fully called stock . . . . .	8,882	\$ 100	\$ 888,200	\$ 888,200 00	.....
2. Partly called stock . . . . .	5,202	100	520,200	243,713 59	276,486 41
Totals . . . . .	14,084	.....	1,408,400	1,131,913.59	276,486.41

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET.—Continued.

## B.—Terminating Capital Stock or Shares.

17. (d) Prepaid stock, less shown in (24); total in force, 1217 shares at \$100 per share, on which has been paid into loan fund .....	\$60,850 00	
18. (e) Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid .....	12,506 17	
25. Interest, profits or dividends due by Corporation, un- claimed dividends .....	45 00	
		73,401 17
		\$1,811,901 03

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days notice of any withdrawal .....	\$207,157 09	
28. Interest on deposits due, or accrued or capitalized .....	7,634 94	
29. Debentures issued in Canada .....	2,166,758 81	
30. Interest due and accrued on (29) .....	38,993 24	
40. Other liabilities to the public, viz.:—		
41. (a) Sundry accounts .....	1,321 15	
		2,421,865 23
Total liabilities .....		\$4,233,766 26

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than fore- going .....	\$23,667 37
--	-------------

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$3,912,606 10	
10. (b) Debts secured by mortgaged land held for sale ....	33,272 08	
11. (c) Interest due or accrued on items (9) and (10), not included therein .....	7,271 09	
		3,953,149 27

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation .....	\$1,025 53	
22. (j) Debts secured by stocks and bonds .....	13,900 10	
		14,934 63

## D.—Unsecured Debts.

27. (a) Sundry account .....	\$12,581 08	
28. (b) Sundry account (since paid) .....	1,481 17	
		14,062 25

## E.—Cash.

31. (a) On hand .....	\$10,777 83	
32. (b) In banks .....	103,780 72	
		114,558 55

## BALANCE SHEET.—Continued.

## F.—Assets not hereinbefore mentioned.

37. (a) Office fixtures and furniture .....	\$4,821 50	
38. (b) Debenture stock and bonds .....	108,572 69	
		113,394 19
Total assets .....	\$4,233,766 26	

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

(b) (Not already shown under (1) ):	(Col. 1.)	(Col. 3.)	(Col. 4.)
2. (i) On hand .....			\$91,208 12
3. (ii) In bank .....			97,300 07

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital.. ..	\$1,578 76	
		1,578 76

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .....	} \$172,763 40
11. (ii) Interest .....	

## (b) On other securities:

12. (i) Principal .....	} 44,421 62	
13. (ii) Interest or dividends .....		
		217,185 02

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....	\$25 00	
17. (b) Rents .....	343 55	
		368 55

## E.—Miscellaneous.

19. (b) Premiums or bonus on loans .....	\$8 48	
22. (e) Forfeiture or lapses .....	362 46	
24. (g) Conversion of terminating into permanent stock .....	\$2,151 23	
		2,522 17

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$339,837 39	
27. (c) Borrowed on debentures .....	787,556 36	
		1,127,393 75

## G.—Receipts from other sources, viz.:

30. (a) Interest on deposits .....	\$1,255 28	
		1,255 28

Total .....	\$1,538,811 72
-------------	----------------

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	\$33,074 07		
(b) Loaned or invested in other securities:			
2. (i) Real estate, repairs, insurance, etc.	429 21		
3. (ii) Bonds and stock purchased .....	5,000 00		
4. (iii) Loans on stocks and bonds .....	10,400 00		
			\$48,903 28

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$67,700 07		
9. Interest paid on terminating stock .....	3,771 00		
15. Terminating stock forfeited or lapsed ....		\$362 46	
16. Terminating stock converted into permanent		2,151 23	
			73,984 76

## C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits:			
Principal .....	\$348,282 81		
Interest .....	7,634 94		
		\$355,917 75	
20. (c) Debentures issued in Canada:			
Principal .....	\$754,744 81		
Interest .....	109,827 57		
		\$864,572 38	
			1,220,490 13

## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	\$27,930 22		
26. (b) Commission or brokerage .....	5,500 79		
28. (d) Stationery, postage, printing and advertising .....	3,607 24		
29. (e) Law costs .....	37 50		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	4,303 75		
31. (g) Travelling expenses .....	6,431 20		
32. (h) Registration fees .....	545 00		
33. (i) Other management expenses .....	6,178 39		
			54,534 09

## E.—Other Expenditures.

34. (a) Sundry accounts .....	\$26,340 91		
			26,340 91

## F.—Balance.

37. (a) Cash on hand and in banks .....			114,558 55
Total .....			\$1,538,811 72

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$735,253.49; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 5½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
  - (i) Owned beneficially by the Corporation: (a) 7½%; (b) 6%.
  - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$17,995.70 is on realty situate in Ontario, and \$3,894,610.40 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$8,208.38.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$6,500,000.00.
  - (ii) No so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$5,000; Accountant, \$1,000; Branch Manager, \$5,000; Teller, 2,500; Asst. Branch Manager, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: G. M. Mulholland, E. J. Howson.  
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915; July 2nd, 1915; 6% per annum.
16. What is the date appointed for the Annual Meeting? February 3rd, 1916. Date of last Annual Meeting? February 4th, 1915.
17. Special General Meetings held in 1915: Dates, none.



## THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA.

Head Office, Ottawa, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors, holding office for two years.

The directors and chief executive officers of the Corporation, at the 31st December, 1915, were as follows, together with their respective terms of office:

E. B. Butterworth, President, Ottawa;	January, 1914;	January, 1916.
M. Kavanagh, Vice-President, Ottawa;	" 1915;	" 1917.
F. H. Chrysler, Director, Ottawa;	" 1914;	" 1916.
D. M. Finnie, Director, Ottawa;	" 1914;	" 1916.
Jno. C. Scott, Director, Ottawa;	May 27, 1915;	" 1917.
Jas. T. Hammill, Director, Ottawa;	Oct. 1, 1915;	" 1917.
R. A. Sproule, Director, Ottawa;	" 1915;	" 1917.
A. H. Fitzsimmons, Manager, Ottawa;		

## SCHEDULE B.

## Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Instalment.	
	No.	Amount.
Number and amount in force at 31st December, 1914 . . . . .	1,712	\$ 342,400
" " issued during 1915 . . . . .	187	37,400
Gross total in force at any time during 1915 . . . . .	1,899	379,800
	No.	Amount.
Deduct as follows:		\$
Withdrawn and paid off during 1915 . . . . .	128	25,600
Retired by Corporation during 1915 . . . . .	64	12,800
Total deductions . . . . .	192	38,400
Net total remaining in force 31st December, 1915 . . . . .	1,707	341,400

Summary of Terminating or Withdrawable stock in force at 31st December, 1915:  
 1,707 shares of instalment stock (payable by fixed periodical payments) at \$1.20 per share of \$200, on which shareholders have paid in . . . . . \$98,003 20



## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

## G.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24) total issue now in force, 1,707 shares at \$200 per share, \$341,400, on which has been paid in all		
of which sum there has been paid into Loan Fund	\$98,003 20	
21. (h) Profits or accrued interest on (20), less shown in (25) and credited or appropriated but not yet paid . . . . .	27,176 86	
22. (i) Profits or accrued interest on (20), less shown in (25) and not accredited or appropriated . . . . .	3,988 39	
26. Instalments due . . . . .	3,415 20	
		\$132,583 65

## Liabilities to the Public.

41. Other liabilities to the public:		
42. (a) Toronto General Trust Corporation (including interest due and accrued) . . . . .	\$50,801 36	
43. (b) Mortgage account . . . . .	5,047 33	
		55,848 69
Total liabilities . . . . .		\$188,432 34

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . . \$163,751 10

C.—Debts not above enumerated for which the Corporation holds securities as follows:

21. (i) Debts secured only by terminating stock or shares of the Corporation . . . . .	\$8,340 00	
22. (j) Debts secured by terminating stock, being arrears of instalments . . . . .	7,069 75	
		15,409 75

## E.—Cash.

32. (b) In bank . . . . .		9,271 49
Total assets . . . . .		\$188,432 34

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1914.		
3.	(ii) Cash in bank .....	\$9,174 08
B.—Sums received wholly or partly on Capital Stock.		
8.	(e) Dues on instalment building society stock .....	23,410 80
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal .....	15,672 21
11.	(ii) Interest .....	9,606 44
(b) On other securities:		
12.	(i) Principal loans on stock .....	3,585 00
13.	(ii) Interest on deposits .....	187 61
E.—Miscellaneous.		
19.	(b) Premiums or bonus on loans .....	189 60
20.	(c) Membership or entry fee (being income of Corporation) .....	49 75
21.	(d) Fines .....	353 90
	Transfer fees .....	17 50
		\$62,246 89

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
		Col. 2.
1.	(a) Loaned on mortgages of realty .....	\$25,600 00
	(b) Loaned or invested in other securities:	
2.	(i) Stock .....	4,800 00
7.	(e) Insurance or taxes advanced on property mortgaged to the Corporation .....	39 50
B.—Expended on Stock Account.		
11.	Paid for terminating stock withdrawn .....	3,431 40
12.	Paid for terminating stock matured .....	8,784 00
13.	Profits paid on (11) and (12) .....	4,353 44
D.—Management Expenses (other than foregoing).		
25.	(a) Salaries, wages and fees .....	2,025 00
28.	(d) Stationery, postage, printing and advertising .....	39 47
29.	(e) Law costs .....	14 85
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates.....	115 71
32.	(h) Registration fee .....	40 00

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## E.—Other Expenditure, viz.:

34. (a) Interest on advances .....	\$3,250 00
35. (b) Law costs on foreclosures .....	482·03

## F.—Balance.

37. (b) Cash in bank .....	9,271 49
Total . . . . .	<u>\$62,246 89</u>

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$13,600.00 (estimated).
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 8 4-5% on stock matured, 4% on stock withdrawn; on debentures, none; on debenture stock, ———.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7 1-5%; (b) 7 1-5%.
  - (ii) Not owned beneficially: (a) 7 1-5%; (b) 7 1-5%.
6. Of the mortgages owned beneficially by the Corporation, \$46,701.10 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$117,050.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 5; Amount, \$13,000.00.
  - (ii) Not so owned: No., 7; Amount, \$24,200.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$70,000.00.
  - (ii) Not so owned, \$185,000.00.
11. How often are the securities held by the Corporation valued? At time loan is effected.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, for \$2,000.00.
  - (a) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? 12th January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: T. E. Clendennen and Walter M. Ross.  
For 1916: T. E. Clendennen and Walter M. Ross.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively?
16. What is the date appointed for the Annual Meeting? 3rd Friday of January. Date of last Annual Meeting? 21st January, 1916.
17. Special General Meetings held in 1915: None.

## THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland on the 5th March, 1894. (Decl. Book 1, 29.)

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V., c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

On the condition and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 39 Park Street, in the City of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

R. P. Slater, President, Niagara Falls, Ontario;	April, 1915;	April, 1917.
R. F. Carter, Vice-President, Niagara Falls, Ontario;	April, 1914;	April, 1916.
W. W. Robertson, Director, Niagara Falls, Ontario;	April, 1915;	April, 1917.
James Harriman, Director, Niagara Falls, Ontario;	April, 1914;	April, 1916.
J. C. Rothery, Director, Toronto;	"	"
J. L. Harriman, Director, Niagara Falls, Ontario;	"	"
J. H. McGarry, M.D., Director, Niagara Falls, Ontario;	April, 1915;	April, 1917.
F. W. Swannell, Director, Niagara Falls, Ontario;	"	"
B. M. Benson, Director, Niagara Falls, Ontario;	April, 1915;	April, 1917.
J. G. Cadham, Director, Niagara Falls (South), Ontario;	April, 1914;	April, 1916.
B. M. Benson, Secretary, Niagara Falls, Ontario;	April, 1915;	April, 1917.

## SCHEDULE B.

## Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Number and amount in force at 31st Dec., 1914	581	\$ 75,530 00	3216	\$ 100,511 31	\$ 176,041 31
Number and amount issued during 1915.....	190	24,700 00	590	42,357 65	67,057 65
Gross total in force at any time in 1915. ....	771	100,230 00	3806	142,868 96	243,098 96
Deduct as follows:					
Withdrawn and paid off during 1915.....	224	29,120 00	294	35,111 22	64,231 22
Net total remaining in force at 31st Dec., 1915	547	71,110 00	3512	107,757 74	178,867 74

Summary of Terminating or Withdrawable Stock in force at 31st December, 1915:

547 shares prepaid stock at \$130.00 per share, \$71,110.00, on which shareholders have paid in ..... \$71,110 00

3,512 shares instalment stock at \$130.00 per share, \$456,560.00, on which shareholders have paid in ..... 107,757 74

Total amount distributed or credited into terminating or withdrawable stock in 1915:

(2) As dividends out of profits: On prepaid stock, \$4,320.01; rate, 6%; on instalment stock, \$8,411.05, per cent., 8%.

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## B.—Terminating Capital Stock or Shares.

17. (d) Prepaid stock, less shown in (24), total in force, 547 shares at \$130 per share, on which has been paid into Loan Fund .....	\$71,110 00	
20. (g) Instalment stock, less shown in (24), total issue now in force, 3,512 shares at \$130 per share, on which has been paid in all .....	107,757 74	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated but not paid .....	24,343 65	
22. (i) Profits or accrued interest on (20), less shown in (25) and not credited or appropriated .....	16,306 67	
Total liabilities .....		\$219,518 06

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$217,880 00
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## E.—Cash.

31. (a) On hand .....	\$38 06
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## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture .....	\$00 00
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Total assets .....		\$219,518 06
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## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I. Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

(a) Cash (not already shown under (1)) ..	(Col. 1.) \$2,318 37	(Col. 2.) .....	(Total Col. 4.) \$2,318 37
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## B.—Sums received wholly or partly on Capital Stock.

7. (d) Sales of prepaid building stock.....	.....	\$24,700 00	
8. (e) Dues on instalment building society stock .....	.....	19,024 33	
			\$43,724 33

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans  
or Debts.

	Col. 1.	Col. 2.	Col. 4.
(a) On mortgages of realty:			
10. (i) Principal, \$23,333.32 and \$21,710.00	.....	\$45,043 32	
11. (ii) Interest . . . . .	.....	12,372 55	
			57,415 87
E.—Miscellaneous.			
19. (b) Premium or bonus on loans	\$2,290 00		
20. (c) Membership or entry fees (being income of Corporation)	140 25		
21. (d) Fines . . . . .	97 20		
22. (e) Withdrawal profits	87 04		
			2,614 49
Totals . . . . .	\$4,932 86	\$101,140 20	\$106,073 06

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

	Col. 1.	Col. 2.	Col. 4.
1. (a) Loaned on mortgages of realty	.....	\$28,860 00	\$28,860 00

## B.—Expended on Stock Account.

9. Dividends paid on terminating stock	\$4,320 00	.....	4,320 00
11. Paid for terminating stock withdrawn	.....	64,231 22	
13. Profits paid on (11)	.....	4,853 70	
			69,084 92

D.—Management Expenses (other than  
foregoing).

25. (a) Salaries, wages and fees	\$1,724 00		
28. (d) Stationery, postage, printing, advertising and office furniture	545 00		
29. (e) Treasurer's bond	10 00		
30. (f) Fuel, rent, etc.	421 00		
Provincial and Dominion Tax	265 08		
32. (h) Registration fees	5 00		
			2,970 08

## F.—Balance.

37. (a) Cash on hand	\$838 06	.....	838 06
Totals . . . . .	\$8,128 14	\$97,944 92	\$106,073 06



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1916: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Nil.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
  - (i) Owned beneficially by the Corporation: (a) Six per cent; (b) nil.
  - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$217,350.00 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, nil.
  - (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., nil; amount, nil.
  - (ii) Not so owned, No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$335,000.00.
  - (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued: Whenever deemed necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Treasurer, \$2,000; Solicitor, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? September 30th, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: W. J. McMurray and E. Hopkins.  
For 1916: W. J. McMurray and T. I. Robertson.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? March 31st, 1915, and Sept. 30th, 1915.
16. What is the date appointed for the Annual Meeting? April 25th, 1916. Date of last Annual Meeting? May 11th, 1915.
17. Special General Meetings held in 1915. Dates: Nil.



## THE OWEN SOUND LOAN AND SAVINGS COMPANY.

Head Office. Owen Sound, Ontario.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of The Owen Sound Loan and Savings Company, of Owen Sound, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 823 Second Avenue E., in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:—

W. A. Bishop, President, Owen Sound;	February, 1915;	February, 1917.
F. W. Harrison, Vice-President, Owen Sound;	" 1914;	" 1916.
C. A. Fleming, Director, Owen Sound;	" 1915;	" 1917.
W. G. McLauchlan, Director, Owen Sound;	" 1915;	" 1917.
M. Forhan, Director, Owen Sound;	" 1915;	" 1917.
N. P. Horton, Director, Owen Sound;	" 1914;	" 1916.
Chas. Julyan, Director, Owen Sound;	" 1914;	" 1916.
John S. Findlay, Director, Owen Sound;	" 1915;	" 1917.
John M. Kilbourn, Director, Owen Sound;	" 1914;	" 1916.
G. E. Sharpe, Director, Owen Sound;	" 1914;	" 1916.
C. A. Fleming, Manager and Secretary, Owen Sound.		

A.—Capital stock: Total amount authorized, \$1,000,000; total amount subscribed, permanent stock, \$144,400.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
2. Partly called .....	1,444	\$ 100	\$ 144,400	\$ c. 120,557 94	\$ c. 23,842 06

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## SCHEDULE B.

## Terminating or Withdrawable Stock.

	Instalment.	
	No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.		
Number and amount in force at 31st December, 1914 .....	125	12,500 00
Number and amount issued during 1915 .....	25	2,500 00
Gross total in force at any time in 1915.....	150	15,000 00
Net total remaining in force 31st December, 1915 .....	150	15,000 00

Summary of Terminating or Withdrawable Stock in force at 31st December, 1915:

125 Shares Instalment Stock at \$100 per share, \$12,500, on which 27 shareholders have paid in \$3,974.80.

Total amount distributed or credited to Terminating or Withdrawable Stock in 1915.  
(2) As dividends out of profits, \$232.54.

Rate or rates per cent. of such dividends, 6% per annum.

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

3. (c) Ordinary joint stock capital; no regular calls made; total paid thereon* .....	\$120,557 94	
6. (f) Reserve fund in respect of (3) .....	5,766 44	
		\$126,324 38

## B.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24): Total issue now in force, 150 shares at \$100 per share, on which has been paid in all \$3,974.80, of which sum there has been paid into loan fund .....	\$3,974 80	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not paid .....	654 96	
		4,629 76
		\$130,954 14

\*Shareholders are allowed to pay in as suits their convenience.

## BALANCE SHEET.—Continued.

Dr. Capital and Liabilities.

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$54,437 11	
28. Interest on deposits due on accrued or capitalized .....	72 60	
29. Debentures issued in Canada .....	22,130 45	
30. Interest due and accrued on (29) .....	375 57	
		\$77,015 73
Total liabilities .....		\$207,969 87

## Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate		
2. (i) At Owen Sound, held in freehold .....		\$16,327 34

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$162,622 52	
10. (b) Debts secured by mortgages of land, held for sale ..	3,380 19	
11. (c) Interest due and accrued on item (9) and not included therein .....	10,356 04	
		176,358 75

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures....	\$2,400 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	8,767 66	
21. (i) Debts secured only by terminating Stock or Shares of the Corporation .....	990 00	
26. (n) Interest due or accrued on (14-25) and not included therein .....	966 00	
		13,123 66

## E.—Cash.

31. (a) On hand .....	\$625 86	
33. (i) In the Royal Bank at Owen Sound .....	85 33	
		711 19

## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture, etc. ....	\$951 60	
38. (b) Rents accrued .....	497 33	
		1,448 93
Total assets .....		\$207,969 87

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1914.		
1. (b) Cash:		
2. (i) On hand .....		\$1,446 39
B.—Sums received wholly or partly on Capital Stock.		
4. (a) Calls on Joint Stock permanent capital .....		1,945 13
8. (c) Dues on instalment building society stock .....		1,036 00
C.—Receipts on account of Investments, Loans or Dehts.		
(a) On mortgages of realty:		
10. (i) Principal .....	\$14,162 12	
11. (ii) Interest .....	8,846 31	
(b) On other securities:		
12. (i) Principal Stock Loans .....	4,264 27	
13. (ii) Interest or dividends .....	499 60	
		27,772 30
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17. (b) Rents .....		564 80
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits .....	\$85,536 81	
27. (c) Borrowed on debentures .....	6,200 00	
		91,736 81
G.—Receipts from other sources, viz.:		
30. (a) Interest on Bank account, etc. ....	\$80 84	
(b) Sundries .....	10 50	
(c) Interest on Saskatchewan Debentures .....	150 00	
		241 34
Total .....		\$124,742 77

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (a) Loaned on mortgages of realty .....	\$15,540 23	
(b) Loaned on other securities:		
2. (i) Stock Loans .....	3,840 03	
4. (iii) Debentures .....	300 00	
5. (iv) Accrued Interest on School Debentures .....	998 94	
		\$20,679 20

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$7,208 92	
		7,208 92

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank acct.: Principal, \$2,004 57; Interest, \$22.45....	\$2,027 02	
19. (b) Deposits: Principal, \$89,848.72; interest, \$1,991.49 ..	91,840 21	
		93,867 23

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$1,065 50	
28. (d) Stationery, postage, printing and advertising .....	216 05	
30. (f) Fuel, rent and rates, taxes (other than in 7 and 32)	811 91	
32. (h) Registration fees .....	40 00	
33. (i) Other Management Expenditure .....	142 77	
		2,276 23

## F.—Balance.

37. (b) Cash on hand and in bank .....	711 19	
Total .....		\$124,742 77

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issue in Canada, \$950.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$15,108.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 4½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 6%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation all is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$627,940.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loan is made and when in arrears.

12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: The Manager for \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: A. F. Armstrong and J. C. Kennedy.  
For 1916:
15. What were the dividend days of the Corporation in 1915 and what rate or rates of interest were paid on those days respectively? June 30th and Dec. 31st; 6% per annum.
16. What is the date appointed for the Annual Meeting? February 22nd, 1916. Date of last Annual Meeting? February 26th, 1915.
17. Special General Meetings held in 1915: Dates, none.



## THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

T. B. McGrath, President, Peterborough;	January, 1915; January, 1916.
James Lynch, Vice-President, Peterborough;	" "
R. Sheehy, Director, Peterborough;	" "
John R. Corkery, Director, Peterborough;	" "
E. A. Peck, Director, Peterborough;	" "
James Garrow, Director, Peterborough;	" "
Frank Fairen, Director, Peterborough;	" "
Geo. Ball, Director, Peterborough;	" "
Jas. Murty, Treasurer, Peterborough;	" "
John Corkery, Secretary, Peterborough;	" "

## SCHEDULE B.

## Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No.	Amount.
Number and amount in force at 31st December, 1914.....	940	\$ c 49,653 50
Number and amount issued during 1915.....	141	11,057 18
Gross total in force at any time in 1915.....	1,081	60,710 68
	No. of shares	Amount.
Deduct as follows:		\$ c.
Withdrawn and paid off during 1915.....	72	1,911 00
Retired by Corporation during 1915 .....	39	5,460 00
Total deductions.....	111	7,371 00
Net total remaining in force 31st December, 1915.....	970	\$53,339 68



## Summary of Terminating or Withdrawable Stock in force at 31st December, 1915:

970 Shares Instalment stock (payable by fixed periodical payments) at \$200 per share, on which Shareholders have paid in \$53,339.68.

## Total amount distributed or credited in:

- (1) As interest, \$134.10.  
Rate of such interest per cent. per annum, 4%.
- (2) As dividends out of profits, \$2,340.00.  
Rate per cent. of such dividends, 7.1518%.

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

## Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## B.—Terminating Capital Stock.

20. (g) Instalment stock, less shown in 24; Total issue now in force, 970 shares, at \$200 per share, on which has been paid in all \$	of which sum there has been paid into the loan fund .....	\$53,339 68	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid .....		12,906 54	
Total liabilities .....			\$66,246 22

## Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$47,425 00	
11. (c) Interest due and accrued on (9) not included therein .....	1,391 18	
		\$48,816 18

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

17. (c) Debts secured by Dominion Government stock or bonds .....	\$500 00	
21. (i) Debts secured by terminating stock or shares of the Corporation .....	13,415 00	
26. (n) Interest due or accrued on item (21) and not included therein .....	139 17	
		14,054 17

## E.—Cash.

31. (a) On hand and in bank .....		3,375 87
Total assets .....		\$66,246 22

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1914.

	Col. 1.	Col. 2.	Col. 4.
1. Cash . . . . .	\$5 50		
3. (ii) In bank . . . . .	2,674 20		
			\$2,679 70

## B.—Sums received wholly or partly on Capital Stock.

8. (e) Dues on instalments, Building Society stock . . . . .	\$11,062 18		11,062 18
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## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal . . . . .	2,984 00		
11. (ii) Interest . . . . .	2,143 53		

## (b) On other securities:

12. (i) Principal stock of Society . . . . .	3,675 00		
13. (ii) Interest or dividends . . . . .	838 47		

## (c) Unsecured debts:

15. (ii) Interest on bank balances . . . . .	87 09		9,728 09
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## E.—Miscellaneous.

20. (c) Membershlp or entry fees (being income of Corporation) . . . . .	\$32 00		
21. (d) Fines . . . . .	15 30		47 30
Total . . . . .			\$23,517 27

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 2.	Col. 4.
1. (a) Loaned on mortgages of realty . . . . .	\$7,550 00	
(b) Loaned or invested in other securities:		
2. (i) Dominion Government War Loan . . . . .	500 00	
3. (ii) Stock of the Society . . . . .	1,950 00	
		\$10,000 00

## B.—Expended on Stock Account.

11. Paid for terminating stock withdrawn . . . . .	\$1,911 00	
12. Paid for terminating stock matured . . . . .	5,460 00	
13. Profits paid on (11) and (12) . . . . .	2,474 10	
		9,845 10

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....	\$225 00	
28. (d) Stationery, postage, printing and advertising .....	8 50	
32. (h) Registration fees .....	40 00	
		\$273 50
E.—Other Expenditures, viz.:		
34. (a) Dominion War Tax .....	\$22 80	
		22 80
F.—Balance.		
37. (a) Cash on hand and in bank .....		3,375 87
Total . . . . .		\$23,517 27

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$12,200.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$47,425.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 1; Amount, \$1,200.00.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$70,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loan is effected, and yearly thereafter.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary, \$1,000; Treasurer, \$1,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? January 3rd, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: James Drain.  
For 1916: James Drain.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? No dividend dates.
16. What is the date appointed for the Annual Meeting? The Wednesday after the second Monday in January. Date of last Annual Meeting? 12th January, 1916.
17. Special General Meetings held in 1915: None.



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### III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

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## THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ontario.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Walkerville Land and Building Company Limited, Walkerville, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head Office of the Corporation is on Sandwich Street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

F. H. Walker, President, Walkerville, Ont.;	Jan. 8th, 1915.	} In one year, or when their successors are appointed.
Hiram H. Walker, Vice-President, Walkerville, Ont.;	" "	
J. Harrington Walker, Vice-Pres., Walkerville, Ont.;	" "	
Harrington E. Walker, Director, Walkerville, Ont.;	Feb. 9th, 1915.	
Z. A. Lash, Director, Toronto, Ont.;	June 8th, 1915.	
D. F. Matthew, Secretary, Walkerville, Ont.;	Feb. 9th, 1915.	

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: January 1st, 1891; rate per cent. 50 per cent.; gross amount, \$500,000; amount paid thereon, \$500,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
1. 50 per cent. called .....	10,000	\$ 100	\$ 1,000,000	\$ 500,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$500,000; total paid thereon .....	\$500,000 00	
5. (c) Unappropriated profits in respect of (2) .....	271,318 68	\$771,318 68

## Liabilities to the Public.

29. Debentures issued in Canada .....	\$526,000 00	
42. (a) Accounts payable .....	10,598 17	526,598 17
Total .....		\$1,307,916 85

Cr. Assets.

## 1.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

5. (b) Freehold land (including buildings) other than foregoing ....	\$1,151,299 78
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## B. Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	45,270 00
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## C.—Debts not above enumerated.

22. (j) Debts secured by retaining titles, being amounts outstanding on sales and advances .....	98,005 66
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## E.—Cash.

31. (a) On hand and in bank .....	4,350 19
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## F.—Assets not hereinbefore mentioned.

37. (a) Furniture .....	\$524 21	
38. (b) Accounts receivable .....	3,130 39	
39. (c) Rents accrued .....	2,890 09	
40. (d) Insurance unearned .....	1,759 41	
41. (e) Tools and implements .....	219 79	
42. (f) Automobile .....	467 33	8,991 22
Total assets .....		\$1,307,916 85



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

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I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

2.	(i) On hand and in bank .....	\$5,446 77
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D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents .....	80,626 93
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G.—Receipts from Other Sources.

30.	(a) From sales and loans .....	31,284 64
	(b) From interest .....	7,987 06
	(c) From accounts received .....	4,422 84
	From sale of \$26,000 debentures .....	25,152 40
	Total .....	\$154,920 64

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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

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I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

6.	(c) Real estate, improvements to buildings .....	\$902 38
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C.—Borrowed Money (other than foregoing) or interest thereon paid.

18.	(a) Bank loan paid off .....	48,000 00
24.	(g) Interest on debentures .....	22,500 00
	Ordinary interest .....	679 93

D.—Management Expenses (other than foregoing).

25.	(a) Salaries and supplies, rents .....	2,832 15
30.	(f) Fuel, water and light .....	3,533 52

E.—Other Expenditure, viz.:

	Expense .....	680 43
34.	(a) Government fees and taxes .....	740 00
35.	(b) Municipal taxes .....	22,473 24
36.	(c) Repairs and maintenance .....	16,184 00
	Paid on account of loan .....	25,152 40
	Accounts paid .....	6,592 40
	Money loaned .....	300 00

F.—Balance.

37.	(b) Cash on hand and in bank .....	4,350 19
	Total .....	\$154,920 64

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$10,598.17.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$3,130.39.
4. Average rates of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$45,270.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, none.
10. Aggregate market value of land mortgaged, and buildings thereon to the Corporation:
  - (i) Mortgages owned beneficially, \$105,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? At least annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Treasurer, \$5,000.00; Cashier, \$2,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? February 28th, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Robert L. Daniels, Alfred Miers.  
For 1916: Robert L. Daniels, Gustavus G. Benfield.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? No dividend paid.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.  
Date of last Annual Meeting? February 29th, 1916.
17. Special General Meetings held in 1915: Dates, none.

## THE PROVIDENT INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O. 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporation Act (R.S.O. 1897, c. 205), and amending Acts.

## ANNUAL STATEMENT

Of the conditions and affairs of The Provident Investment Company, at the 31st of December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 44 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	July 25th, 1915; January 19th, 1916.
A. H. Cox, Vice-President, Toronto;	“ “
G. A. Morrow, Director, Toronto;	“ “
F. W. Cox, Director, Toronto; ½	“ “
E. T. Malone, Director, Toronto;	“ “
A. H. Cox, Manager, Toronto;	
R. G. Roberts, Secretary, Toronto;	

A. Permanent capital stock: Total amount authorized, \$1,800,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called .....	5,000	\$ 100	\$ 500,000	\$ 500,000	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital Liabilities to Stockholders or Shareholders.

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon .....	\$500,000 00	
5. (e) Unappropriated profits in respect of (1) .....	50,169 52	
6. (f) Reserve Fund in respect of (1) .....	375,000 00	
		\$925,169 52

## Liabilities to the Public.

37. Owing to banks, loans against security of bonds, stocks and debentures, including interest accrued to date .....		1,207,983 56
42. (a) Agency Account. Amount owing to Central Canada L. & S. Co. ....		603 38
Total liabilities .....		\$2,133,756 46

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than fore-going .....	\$423,952 75	
7. (d) Amount at debit of Toronto account .....	5 00	
		\$423,957 75

## B.—Debts secured by mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$25,887 40	
11. (c) Interest due and accrued on item 9 and not included therein .....	487 82	
		26,375 22

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by bonds, stocks and debentures ....	\$184,941 28	
26. (n) Interest due and accrued on item 14 and not included therein .....	170 94	
		185,112 22

## D.—Unsecured Debts.

27. (a) Suspense account .....		475 87
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## E.—Cash.

31. (a) Deposited in Loan Company and Bank .....		10,587 90
Amount owing on agency account .....		603 38

## F.—Assets not hereinbefore mentioned.

38. (b) Bonds, stocks and debentures .....	\$1,469,365 97	
40. (d) Interest accrued on item 38 .....	17,278 15	
		1,486,644 12
Total .....		\$2,133,756 46

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balances from 31st December, 1914.

3.	(1) Cash (not already shown under (1) ):		
	(ii) In bank .....		\$13,520 51

## C.—Received on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10.	(i) Principal .....	\$21,934 05	
11.	(ii) Interest .....	2,350 51	
			24,284 56
(b) Bonds, stocks and debentures owned by Company:			
12.	(i) Principal .....	\$302,027 77	
13.	(ii) Interest or dividends .....	99,531 46	
			401,559 23
14.	(i) Loans secured by bonds, stocks and debentures, principal .....	\$55,795 22	
15.	(ii) Interest .....	12,428 95	
			68,224 17

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(a) Sales not included in any of the foregoing items ..	\$355,397 80	
17.	(b) Rents .....	379 33	
			355,777 13

## E.—Miscellaneous.

18.	(a) Commission, brokerage .....		176 28
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## F.—Borrowed Money.

25.	(a) Bank or other advances .....		79,042 13
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## G.—Receipts from Other Sources.

30.	(a) .....		1,068 69
	(b) Syndicate for which we are agents .....	\$23,205 86	
	(c) Amount on deposit to credit of agency, December 31st, 1914 .....	145 46	
	(d) Overdraft in Central Canada L. & S. Co., Dec. 31st, 1915, for agency account .....	603 38	
			23,954 70
	Total .....		\$967,607 40

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1914.

33.	(ii) Cash in Bank .....		\$145 46
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts from Real Estate.	
38. (b) Rents .....	\$8,545 50
D.—Receipts from other Sources, viz.:	
39. (a) Received from Syndicate .....	14,625 00
40. (b) Central Canada Loan & Savings Co., overdraft for Syndicate account .....	603 38
41. (c) Interest on deposit .....	35 36
Totals .....	\$23,954 70

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		(Col. 1.)	Total Col. 4.)
1. (a) Loaned on mortgages of realty .....			\$12,497 04
(b) Loaned or invested in other securities, viz.:			
2. (i) Loaned on security of bonds, stocks and debentures....			60,969 88
4. (iii) Purchase of bonds, stocks and debentures .....			431,342 98
6. (c) Real estate purchased .....			202,283 46
B.—Expended on Stock Account.			
8. Dividends paid on Permanent Stock .....	\$25,000 00		25,000 00
C.—Borrowed Money (other than foregoing) or interest paid thereon, viz.:			
18. (a) Payment of bank advances: Principal .....	\$108,957 38		
Interest .....	71,450 37		
			180,407 75
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees .....	\$5,617 84		
26. (b) Commission or brokerage .....	122 50		
28. (d) Stationery, postage, printing and advertising .....	1,668 91		
29. (c) Law costs .....	342 62		
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	2,644 83		
32. (h) Registration fees .....	150 00		
33. (i) Other management expenditure .....	767 58		
			11,314 28
E.—Other Expenditures.			
34. (a) Taxes, insurance and repairs .....			7,704 85
35. (b) Paid out for syndicate for which we are agents .....			23,954 70
36. (c) Suspense .....			1,544 56
F.—Balance.			
39. (ii) Cash in Loan and Savings Co. and bank .....			10,587 90
Totals .....			\$967,607 40



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## II.—Expended on Trust or Agency Account.

## B.—Other Expenditures.

51. (b) Taxes .....	\$5,714 29	
52. (c) Debts or obligations wholly or partly paid: Principal, \$10,000.00; interest, \$4,625.00 .....	14,625 00	
53. (d) Caretaking and repairs and insurance .....	3,615 41	
		23,954 70
Totals .....		\$23,954 70

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
- Amount of other existing obligations which will mature in 1916, none.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, None.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - Owned beneficially by the Corporation: (a) 5.40%; (b) fluctuates.
  - Not owned beneficially: (a) None; (b) none.
- Of the mortgages owned beneficially by the Corporation, \$25,887.40 is on realty situate in Ontario, and none is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1915, viz.:
  - Funds or securities owned beneficially, none.
  - Not so owned, none.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - Owned beneficially, No., none; amount, none.
  - Not so owned, No., none; amount, none.
- Aggregate market value of land mortgaged to the Corporation:
  - Mortgages owned beneficially, \$70,075.00.
  - Not so owned, none.
- How often are the securities held by the Corporation valued? Yearly.
- (a) Specify the officers of the Corporation who are under bond and for what sum respectively? None.
 

(b) Are the said bonds executed by private sureties or by Guarantee Companies? None.
- Date when the accounts of the Corporation were last audited? December 31st, 1915.
- Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: A. B. Fisher and R. T. Thompson, both of Toronto.  
For 1916: A. B. Fisher and R. T. Thompson, both of Toronto.
- What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, 5%.
- What is the date appointed for the Annual Meeting? January 19th, 1916. Date of last Annual Meeting? January 25th, 1915.
- Special General Meetings held in 1915: Dates, none held.



## THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterborough, Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1877), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889) were issued under the last mentioned Act, increasing the capital stock from \$400,000 to \$2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Toronto Savings and Loan Company, of Peterborough, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street South, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	22nd January, 1915; 23th January, 1916.
W. G. Morrow, Vice-President, Peterborough;	" "
Richard Hall, Vice-President, Peterborough;	" "
E. R. Wood, Director, Toronto;	" "
D. W. Dumble, Director, Peterborough;	" "
E. T. Malone, Director, Toronto;	" "
W. G. Morrow, Managing Director, Peterborough;	" "
H. W. Morphet, Secretary, Peterborough.	

A. Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Last call made, date 31st May, 1902; rate per cent., 40 per cent.; gross amount, \$400,000. Amount paid thereon, \$400,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid thereon.
2. Fully called .....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	25,000 00	
6. (f) Reserve fund in respect of (1) .....	900,000 00	
7. (g) Contingent fund in respect of (1) .....	87,661 78	
		<u>\$2,012,661 78</u>

## Liabilities to the Public.

27. Deposits: Right reserved to require 30 days' notice of withdrawal .....	\$456,304 92	
28. Interest on deposits, due or accrued or capitalized.....	3,594 52	
29. Debentures issued in Canada .....	496,590 00	
30. Interest due and accrued on (29) .....	8,294 14	
31. Debentures issued elsewhere than in Canada .....	898,954 92	
32. Interest accrued on (31) .....	5,516 27	
40. Other liabilities to the public, viz.:		
41. (a) Sundry accounts due by Company .....	2,725 60	
		<u>1,871,980 37</u>
Total liabilities .....		<u>\$3,884,642 15</u>

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than foregoing .....	\$782,001 87	
6. (c) Leasehold land (including buildings) other than foregoing .....	40,000 00	
		<u>\$822,001 87</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$210,631 76	
11. (c) Interest due and accrued on item (9).....	23,515 20	
		<u>234,146 96</u>

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks and bonds .....	\$2,722,036 07	
26. (n) Interest due or accrued on item (22) and not included therein .....	25,037 50	
		<u>2,747,073 57</u>

## D.—Unsecured Debts.

27. (a) Sundry accounts due to Company .....		3,335 87
--	--	----------

## E.—Cash.

31. (a) On hand .....	\$2,535 38	
32. (b) In banks in Canada and England .....	75,548 50	
		<u>78,083 88</u>
Total assets .....		<u>\$3,884,642 15</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1914.

	Col. 1.	Total Col. 2.
1. (b) Cash (not already shown under (1)):		
2. (i) On hand .....		\$2,808 81
3. (ii) In bank .....		80,618 33

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal .....	\$7,789 08	
11. (ii) Interest .....	13,359 38	
(iii) Insurance, taxes, etc., advanced by Company	2,307 50	
		23,455 96
(b) Stocks and bonds owned by Company:		
12. (i) Principal .....	\$161,065 36	
13. (ii) Interest or dividends together with profits on stocks and bonds .....	202,648 56	
		363,713 92

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items)	\$1,659 05	
17. (b) Rents, together with profit from sales of property..	92,579 82	
		94,238 87

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....		496,742 38
27. (c) Borrowed on debentures, currency .....		77,000 00
28. (d) Borrowed on debenture, sterling .....		46,678 21
29. (e) Profit on sterling exchange .....	\$4,502 30	4,502 30

## G.—Receipts from other sources, viz.:

30. (a) Sundry accounts due to Company .....		5,185 90
Total .....		\$1,194,944 68

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
(b) Loaned on or invested in other securities, viz.:		\$14 25
2. (ii) Stocks, bonds and debentures .....		181,855 32
6. (c) Real estate purchased .....		6,115 10
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation .....		2,269 00

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....		100,000 00
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## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed Money (other than foregoing) or interest thereon paid.		
19. (b) Deposits:		
Principal . . . . .	\$448,758 66	
Interest . . . . .	14,454 71	
		463,213 37
20. (c) Debentures issued in Canada:		
Principal . . . . .	\$46,600 00	
Interest . . . . .	18,187 57	
		64,787 57
21. (d) Debentures issued elsewhere:		
Principal . . . . .	\$157,693 69	
Interest . . . . .	43,852 02	
		201,545 71
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees, directors' compensations, etc . . . . .	\$54,824 53	
26. (b) Commission and brokerage . . . . .	5,521 23	
28. (d) Stationery, postage, printing and advertising . . . . .	882 19	
29. (e) Law costs . . . . .	343 72	
30. (f) Fuel, rent (other than 7 and 32) and rates . . . . .	2,075 51	
32. (h) Registration fees and Government taxes on capital . . . . .	1,450 00	
		65,097 18
E.—Other Expenditures, viz.:		
34. (a) Repairs and improvements to property owned . . . . .	\$5,780 78	
35. (b) Taxes on property owned . . . . .	14,272 92	
36. (c) Insurance on property owned . . . . .	3,420 10	
(d) Ground rent on leasehold property . . . . .	1,500 00	
(e) Sundry accounts due by Company . . . . .	6,989 50	
		31,963 30
F.—Balance.		
37. (a) Cash on hand and in banks . . . . .		78,083 88
Total . . . . .		\$1,194,944 68

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$46,465.00; Issued elsewhere, £47,635.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Loans, \$209,989.32, subject to call, and \$2,587,084.25 of cashable stocks and bonds.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3½%; on debentures, 4.27%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 6%; (b) Fluctuates.
    - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$234,146.96 is on realty situate in Ontario, and none is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$465,500.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? All within one year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000; Secretary, \$3,000; Accountant, \$2,000; Cashier, \$5,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? To 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: James A. Hall and F. J. A. Hall.  
For 1916: James A. Hall and F. J. A. Hall.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 1st of January, April, July and October;  $2\frac{1}{2}\%$  each; 10% for year.
16. What is the date appointed for the Annual Meeting? 28th January, 1916. Date of last Annual Meeting? 22nd July, 1915.
17. Special General Meetings held in 1915: None.

## THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

## ANNUAL STATEMENT

Of the condition and affairs of the Canadian Northern Prairie Lands Company, Limited, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 7 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

D. B. Hanna, President, Toronto, Ont.;	} Began 28th April, 1915.	} Will end when successors are ap- pointed at An- nual Meeting of shareholders to be held March 22nd, 1916.
A. J. Mitchell, Vice-President, Toronto, Ont.;		
Col. A. D. Davidson, Director, Toronto, Ont.;		
Lt.-Col. Noel Marshall, Director, Toronto, Ont.;		
Lewis Lukes, Director, Toronto, Ont.;		
Norman Scott Russell, Director, London, England;		
T. Blundell Brown, Director, London, England;		
L. W. Mitchell, Secretary, Toronto, Ont.		

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
Fully called .....	300,000	\$ 5	\$ 1,500,000	\$ 1,500,000	fully paid.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,500,000; total paid thereon .....	\$1,500,000 00
5. (e) Unappropriated profits in respect of (1).....	394,479 62
6. (f) Reserve fund in respect of (1) .....	1,500,000 00

## Liabilities to the Public.

40. Other Liabilities to the public, viz.:	
42. (b) Commissions due and deferred .....	35,666 34
43. (c) Sundry accounts .....	26,855 83
Total liabilities .....	\$3,457,001 79

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than foregoing—land account .....	\$198,118 05
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## B.—Debts secured by Mortgages of Land, etc.

9. (a) Debts (other than item 10) secured by mortgages of land.....	355,933 94
10. (b) Debts secured, land sales, contracts .....	543,538 29
(bb) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable .....	261,558 83
11. (c) Interest due or accrued on items 9 and 10, and not included therein .....	157,799 70

## C.—Debts not above enumerated, for which the Corporation holds security, as follows:

13. (a) Debts secured by accepted Bills of Exchange.....	7,503 19
14. (b) Debts secured by municipal bonds or debentures .....	12,000 00
22. (j) Debts secured by stocks, bonds, etc. ....	1,569,664 30
23. (k) Debts secured by equipment securities .....	61,004 20
24. (l) Debts secured by mortgage on boat .....	75,000 00
26. (n) Interest due or accrued .....	3,577 06

## E.—Cash.

32. (b) In banks in Canada and England .....	67,831 66
Accrued interest on bank balances .....	115 72

## F.—Assets not hereinbefore mentioned.

37. (a) Bonds and debentures .....	129,307 92
38. (b) Accrued interest on 37 (a) .....	8,401 74
39. (c) Tax certificates .....	5,647 19

Total assets .....	\$3,457,001 79
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## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.		
Balances from 31st December, 1914.		Total Col. 4.
(b) Cash (not already shown under (1)):		
3.	(ii) In banks .....	\$116,959 52
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal .....	91,420 93
11.	(ii) Interest .....	24,599 81
(b) On other securities:		
12.	(i) Principal.....	} ..... 168,989 04
13.	(ii) Interest.....	
(c) Unsecured debts:		
14.	(i) Principal.....	} ..... 1,249 54
15.	(ii) Interest.....	
Total .....		\$403,218 84

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		Total Col. 4.
1.	(a) Loaned on mortgages of realty .....	\$54,722 97
(b) Loaned or invested in other securities:		
2.	(i) Call loans .....	161,067 37
B.—Expended on Stock Account.		
8.	Dividend paid on permanent stock .....	100,174 54
D.—Management Expenses.		
30.	(f) Salaries, wages, commissions, taxes, office expense, etc.....	5,048 80
E.—Other Expenditure.		
34.	(a) Re land sales commissions and miscellaneous .....	14,373 50
F.—Balance.		
37.	(b) Cash in banks .....	67,831 66
Total .....		\$403,218 84

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$152,843.49, approximately.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $6\frac{1}{2}\%$ ; (b)  $6\%$ .
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$9,500.00 is on realty situate in Ontario, and \$346,433.94 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \_\_\_\_\_.
  - (ii) Not so owned, \_\_\_\_\_.
11. How often are the securities held by the Corporation valued? Running valuation.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Davidson & McRae, Sales Agents, \$10,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: T. J. Macabe and H. G. Foreman.  
For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? April 1st and October 1st, 5% each.
16. What is the date appointed for the Annual Meeting? 4th Wednesday in January.  
Date of last Annual Meeting? April 28th, 1915.
17. Special General Meetings held in 1915: None.

## THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

## CONSTATING INSTRUMENTS.

Certificate of Incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1870) under the above Acts and amendments to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan and Trust Corporations Act, 2 Geo. V., c. 34.

## ANNUAL STATEMENT

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited), of Glasgow Scotland, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 205 St. Vincent Street, in the City of Glasgow, Scotland.

The chief agency for Ontario is situate at No. 156 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Chief Agents and Attorneys for Ontario are Thomas Langton, Herbert Macdonald Mowat, and Roderick James Maclellan (or any one of them), and their address is 156 Yonge Street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of three years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Robert Anderson, Chairman, Glasgow;	16 April, 1914; April, 1917.
John Ramsay Smith, Director, Peebles;	15 April, 1915; April, 1918.
James M. Mathieson, Director, Glasgow;	26 Mch., 1914; April, 1916.
R. W. Henry, Director, Glasgow;	14 April, 1913; April, 1916.
George M. Currie, C.A., Director, Edinburgh;	15 April, 1915; April, 1918.
Frederick P. Milligan, Director, Edinburgh;	16 April, 1914; April, 1917.
James Muirhead, Secretary, Glasgow, Scotland;	Permanent Official.

A.—Permanent capital stock: Total amount authorized, \$730,000.00; total amount subscribed, \$547,500, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 30th June, 1913; rate per cent., 66 $\frac{2}{3}$  on 12,500 shares; gross amount, \$121,666.67; amount paid thereon, \$121,666.67.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$ c.	\$ c.	\$ c.	\$
66 $\frac{2}{3}$ per cent. called stock.....	37,500	14.60	547,500 00	365,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders.)-

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 66 $\frac{2}{3}$ per cent., called; total called, \$365,000; total paid thereon .....	\$365,000 00	
4. (d) Dividends declared in respect of (2), but not yet paid	185 06	
5. (e) Unappropriated profits in respect of (2) .....	198,303 14	
6. (f) Reserve fund in respect of (2) .....	48,666 67	
		\$612,154 87

## Liabilities to the Public.

31. Debentures issued elsewhere than in Canada .....	\$503,712 17	
32. Interest due and accrued on (31) .....	2,590 28	
40. Other liabilities to the public, viz.:		
42. (a) Suspense account for unadjusted balance of joint account .....	24,150 83	
43. (b) Sundry debts .....	10,388 85	
		540,842 13
Total liabilities .....		\$1,152,997 00

Cr. Assets.

## 1.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:		
2. (i) At Main Street, Winnipeg, held in freehold ..	\$20,000 00	
5. (b) Freehold land (including buildings) other than foregoing .....	151,945 70	
		\$171,945 70

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$913,479 32	
11. (c) Interest due or accrued on item (9) and not in- cluded therein .....	22,370 09	
		935,849 41

## C.—Debts not above enumerated for which the Corporation holds Securities as follows:

19. (g) Debts secured by stocks or bonds of other Government Treasury Bills .....		24,333 34
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## D.—Unsecured Debts.

27. (a) Sundry small debts .....		183 18
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## E.—Cash.

31. (a) On hand .....	\$37 49	
32. (b) In banks in Canada and Great Britain .....	20,647 88	
		20,685 37
Total assets .....		\$1,152,997 00

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) Cash (not already shown under (1):			
2. (i) On hand .....			\$3 47
3. (ii) In bank .....			38,601 70

C.—Receipts on account of Investments,  
Loans or Debts.

(a) On mortgages of realty:—			
10. (i) Principal .....			29,863 39
11. (ii) Interest .....	\$55,779 26		

D.—Receipts from Real Estate Owned Benefi-  
cially by Corporation.

16. (a) Sales .....			2,798 97
17. (b) Rents .....	871 95		

## F.—Borrowed Money.

27. (c) Borrowed on debentures .....			10,901 34
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## G.—Receipts from other sources, viz.:

30. (a) Transfer fees .....	13 38		
(b) Contributions from other companies for Office expenses .....	965 26		
(c) Exchange .....	1,046 43		
(d) Sundries recovered of stamps, etc., ad- vanced to shareholders .....	14 14		
	_____		58,690 42
Total .....			\$140,859 29

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital  
Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....			\$13,011 55
(b) Loaned or invested on other securities, viz.:			
2. (i) Treasury bills .....			24,027 95
6. (c) Real estate purchased .....			33 75

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
8. Dividends paid on permanent stock .....	\$33,908 78		
C.—Borrowed Money (other than foregoing), or Interest thereon paid, viz.:			
21. (d) Debentures issued elsewhere:			
Principal .....	19,078 86		
Interest .....			\$1,460 00
D.—Management Expenses (other than fore- going).			
25. (a) Salaries, wages and fees .....	7,398 32		
26. (b) Commission or brokerage .....	246 37		
28. (d) Stationery, postage, printing and adver- tising .....	534 54		
29. (c) Law costs .....	452 10		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	16,518 84		
			78,137 81
E.—Other Expenditures, viz.:			
35. (b) Payments to joint owners of share of properties sold .....			3,502 86
F.—Balance.			
37. (a) Cash on hand and in banks .....			20,685 37
Total .....			\$140,859 29

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, \$132,666.00.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$175,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 7½%; (b) 5%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$35,750.00 is on realty situate in Ontario, and \$877,729.32 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.



10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,800,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? At irregular intervals.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Alexander Bain, Manager; William Bain, Assistant Manager; H. J. Skynner, Agent. General Policy for £5,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Company.
13. Date when the accounts of the Corporation were last audited? March, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Moores, Carsons & Watson, C.A., Glasgow.  
For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 16th April, 1915, 10%.
16. What is the date appointed for the Annual Meeting? March or April. Date of last Annual Meeting? 15th April, 1915.
17. Special General Meetings held in 1915: Dates, none.



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## IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

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THE BRANTFORD TRUST COMPANY, LIMITED.

CONSTATING INSTRUMENTS.

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Brantford Trust Company, Limited, of Brantford, Ont., at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 38 and 40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1915; February, 1916.
Charles B. Heyd, Vice-President, Brantford;	" "
John Mann, Director, Brantford;	" "
A. J. Wilkes, K.C., Director, Brantford;	" "
A. K. Bunnell, C.A., Director, Brantford;	" "
Franklin Grobb, Director, Brantford;	" "
W. G. Helliker, Manager, Secretary, Brantford.	

A.—Permanent capital stock: Total amount authorized, \$300,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	3,000	\$ 100	\$ 300,000	\$ 300,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$300,000; total paid thereon..... \$300,000 00

## BALANCE SHEET.—Continued.

4. (d) Dividends declared in respect of (1), but not yet paid . . . . .	\$10,500 00	
5. (e) Unappropriated profits in respect of (I) . . . . .	1,292 00	
6. (f) Reserve Fund . . . . .	15,000 00	
Total actual liabilities . . . . .		\$326,792 00
II.—Contingent Liabilities.		
49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed . . . . .	\$23,747 98	
51. (b) Interest guaranteed . . . . .	305 22	
		24,053 20
56. (e) Other contingent liabilities, value of trusts and estates under administration . . . . .		483,304 00
Total contingent liabilities . . . . .		\$507,357 20
Gross total liabilities, actual and contingent . . . . .		\$834,149 20
<hr/>		
Cr.	Assets.	
<hr/>		
I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$259,482 37	
11. (c) Interest due and accrued on item (9), not included therein . . . . .	5,835 48	
		\$265,317 85
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (b) Debts secured by municipal bonds or debentures. . . . .	\$34,680 22	
15. (c) Debts secured by Public School debentures. . . . .	6,737 02	
		41,417 24
E.—Cash.		
32. (b) In bank . . . . .		20,056 91
Total assets owned beneficially by Corporation . . . . .		\$326,792 00
II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.		
A.—As Guarantor.		
(a) Mortgage securities:		
43. (i) Principal . . . . .	\$22,277 00	
44. (ii) Interest due and accrued . . . . .	687 58	
(b) Other securities:		
(i) Cash in Standard Bank, Brantford. . . . .	1,088 62	
		24,053 20
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
52. (d) Value of trusts and estates under administration. . . . .		483,304 00
Total of assets II. . . . .		\$507,357 20
Gross total of assets I. and II. . . . .		\$834,149 20

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1914.		
(b) Cash (not already shown under (1)):		
3.	(ii) In bank .....	\$9,329 31
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal . . . . .	66,053 64
11.	(ii) Interest . . . . .	17,915 48
(b) On other securities:		
12.	(i) Principal . . . . .	36,762 45
13.	(ii) Interest or dividends .....	1,835 40
E.—Miscellaneous.		
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....	1,870 08
Total . . . . .		<u>\$133,766 36</u>
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
A.—Balance from 31st December, 1914.		
(b) Cash:		
	(ii) In bank .....	8,519 54
B.—Receipts on account of Investments, etc.		
34.	(a) Mortgages:	
	Principal . . . . .	\$1,143 10
	Interest . . . . .	1,425 03
		<u>2,568 13</u>
D.—Receipts from other sources.		
39.	(a) From guaranteed investments .....	1,127 04
40.	(b) Interest, extra from banks, etc. ....	50 35
41.	(c) On account of trusts and estates .....	50,400 11
Total . . . . .		<u>\$62,665 17</u>

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
		Col. 1. Total Col. 4.
1.	(a) Loaned on mortgages of realty .....	\$42,983 70
	(b) Loaned on or invested in other securities, viz.:	
2.	(i) . . . . .	16,900 00
	(ii) . . . . .	35,000 00

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.		
8. Dividend paid on permanent stock .....	\$16,500 00	\$16,500 00
D.—Management Expenses.		
25. (a) Salaries, auditors' and directors' fees .....		820 00
26. (b) Commission or brokerage on loans .....		341 48
28. (d) Stationery, postage, printing and advertising, etc.....		152 16
29. (e) Law costs (solicitors) .....		2 00
31. (g) Dominion Government War Revenue Tax .....		216 09
32. (h) Registration and Government fees .....		759 22
33. (i) Guarantee company .....		35 00
F.—Balance.		
37. (a) Cash in bank .....		20,056 91
Total . . . . .		\$133,766 56
II.—Expended on Trust or Agency Account.		
A.—Loaned or Invested on Capital Account.		
42. (a) Loaned on mortgages of realty .....		\$3,330 10
(b) Loaned or invested on or in other securities:		
44. (ii) Principal . . . . .	\$1,046 48	
45. (iii) Paid on guaranteed investments: Interest. . . . .	1,068 50	
		2,114 98
B.—Other Expenditures.		
50. (a) Remuneration paid Brantford Trust Company, Limited, as agent, executor, etc. ....		1,870 08
51. (b) Commission on loans .....		32 00
53. (d) Cash invested for estates and paid out for various purposes....		33,705 42
C.—Balances.		
Cash in banks and loan company .....		21,612 59
Total . . . . .		\$62,665 17

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$49,687.24.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (1) Owned beneficially by the Corporation: (a) 6.49%; (b) 7.22%.
  - (ii) Not owned beneficially: (a) 7.05%; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$259,482.37 is on realty situate in Ontario, and none is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, \$22,277.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 2; Amount, \$3,814.55.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$640,586.00.
  - (ii) Not so owned, \$48,380.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$5,000; Accountant, \$2,500; Teller, \$2,500.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? December 31st, 1914, to December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: F. W. Frank and C. J. Parker, C.A., Brantford.  
For 1916: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, 3%; July 2nd, 1915, 2½%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February. Date of last Annual Meeting? February 9th, 1916.
17. Special General Meetings held in 1915: None.

THE UNION TRUST COMPANY, LIMITED.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first \$2,000,000 (F. p. 106); then, by Supplementary Letters Patent of 27th December, 1905, was increased to \$2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to \$1,000,000 (F. p. 393).

ANNUAL STATEMENT.

Of the condition and affairs of the Union Trust Company, Limited, of Toronto, as at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporation for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 176 Bay Street, in the City of Toronto and Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers at 31st December, 1915, were as follows, together with their respective terms of office:

H. H. Beck, Chairman of the Board, Victoria, B.C.;	February, 1915, February, 1916.
Henry F. Gooderham, President, Toronto, Ont.;	" "
Hon. E. G. Stevenson, 1st Vice-Pres., Toronto, Ont.;	" "
H. S. Strathey, 2nd Vice-Pres., Toronto, Ont.;	" "
T. Willes Chitty, Director, London, England;	" February, 1916.
Mark Bredin, Director, Toronto, Ont.;	June, 1915. "
Right Hon. Lord Hindlip, Director, Worcester, Eng.;	February, 1915. "
Chas. H. Hoare, Director, London, Eng.;	" "
A. Percy Taylor, Director, Toronto, Ont.;	" "
George S. May, Director, Ottawa, Ont.;	" "
J. H. McConnell, M.D., Director, Toronto, Ont.;	" "
Charles Magee, Director, Ottawa, Ont.;	" "
W. H. Smith, Director, Toronto, Ont.;	" "
J. M. McWhinney, Director and General Manager, Toronto, Ont.;	February, 1915, February, 1916.

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called. ....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called: Total called, \$1,000,000; total paid thereon .....	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	25,000 00
5. (e) Unappropriated profits in respect of (1) .....	41,336 43
6. (f) Reserve fund in respect of (1) .....	950,000 00

## Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Interest accrued, but not yet payable on guaranteed investments .....	13,070 80
43. (b) Sundries (accounts payable and suspense) .....	11,938 64

Total actual liabilities .....	\$2,041,345 87
--------------------------------	----------------

## II. Contingent Liabilities.

48. Money for which the Corporation is contingently liable:	
50. (a) Principal guaranteed .....	\$7,449,135 55
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal .....	\$484,620 54
54. (ii) Interest .....	971 47
55. (d) Trust funds uninvested, bearing interest, and not guaranteed .....	70,667 36
56. (e) Other contingent liabilities .....	4,465,964 62
	5,022,223 99

Total contingent liabilities .....	\$12,471,359 54
------------------------------------	-----------------

Gross total liabilities, actual and contingent .....	\$14,512,705 41
--	-----------------

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Winnipeg, Manitoba, held in freehold .....	\$496,255 98
5. (b) Freehold land, including buildings other than foregoing .....	231,542 64

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$655,633 77
10. (b) Debts secured by mortgaged land held for sale ....	17,897 04
11. (c) Interest due or accrued on items 9, 10, and not in- cluded therein .....	197,659 82
	871,190 63

## C. Debts not above enumerated, for which the Corporation holds security as follows:

22. (j) Debts secured by stocks and bonds .....	\$115,577 19
26. (n) Interest due and accrued on item 22, and not in- cluded therein .....	17,709 96
	133,287 15

## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand .....	\$323 41	
32. (b) In banks .....	88,897 85	
		\$89,221 26

## F.—Assets not hereinbefore mentioned.

37. (a) Bonds, stocks, and debentures .....	\$164,727 53	
38. (b) Interest on bonds, stocks and debentures (due and accrued) .....	16,586 00	
		181,313 53
39. (c) Sundry assets .....		38,534 68
Total assets owned beneficially by Corporation .....		\$2,041,345 87

## II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantors.

(a) Mortgage securities:		
43. (i) Principal .....	\$3,279,713 00	
(b) Other securities:		
45. (i) Principal .....	3,722,685 88	
Cash on hand and in banks .....	446,736 67	
		\$7,449,135 55

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal .....	\$467,078 53	
48. (ii) Interest due .....	971 47	

## (b) On other securities:

49. (i) Principal .....	17,542 01	
52. (d) Uninvested trust funds .....	70,667 36	
Inventoried value of unrealized original assets of trusts, estates, etc. ....	4,465,964 62	
		5,022,223 99

Total of assets II. .... \$12,471,359 54

Gross total assets I. and II. .... \$14,512,705 41

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
2. (i) On hand .....			\$13,849 27	
3. (ii) In bank .....			27,342 85	
				\$41,192 12

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on Account of Investments, Loans  
or Debts.

	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
<i>(a)</i> On mortgages of realty:			
10. (i) Principal .....		\$55,673 79	
11. (ii) Interest .....	\$240,544 95		
<i>(b)</i> On other securities:			
12. (i) Principal .....		54,188 51	
13. (ii) Interest or dividends .....	213,661 80		
			\$564,069 05
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (b) Rents .....	6,329 29		6,329 29
E.—Miscellaneous.			
18. (a) Commission, brokerage (or remuneration as Corporate Agent, Trustee, etc.)	81,126 64		
19. (b) Premiums or bonus on loans .....	378 03		81,504 67
G.—Receipts from Other Sources.			
30. (a) Insurance department .....		14,412 05	14,412 05
(b) Safe deposit department, vault rents ..	3,955 75		
(c) Bank interest .....	5,684 05		9,639 80
(d) Sundry suspense items .....		30,123 59	30,123 59
Total .....	\$551,680 51	\$195,590 06	\$747,270 57

II. Received as Corporate Trustee, Representative, Guardian  
or Agent in Trust.

## A.—Balance from 31st December, 1914.

<i>(b)</i> Cash			
32. (i) On hand .....		24,526 60	
33. (ii) In bank .....		305,757 84	
			330,284 44
B.—Received on account of Investments, Loans, or Debts.			
34. (a) On mortgages: Principal .....		\$369,801 72	
Interest .....		35,701 66	
			405,503 38
35. (b) On other securities: Principal .....			348,522 63
C.—Receipts from Real Estate.			
38. (b) Rents .....		\$47,082 26	47,082 26
D.—Receipts from Other Sources, viz.:			
39. (a) On guaranteed investment account .....		\$3,471,027 83	
40. (b) As executor, trustee, agent, etc. ....		233,676 74	
			3,704,704 57
Total .....			\$4,836,097 28

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$43,047 54	
(b) Loaned or invested in other securities:			
(i) Stocks, bonds and debentures .. .. .		363 00	
6. (c) Real estate purchased .....		56,663 41	
7. (d) Incumbrances on realty paid off .....	\$9,321 13		
(e) Insurance or taxes advanced on property mortgaged to the Corporation .....		17,606 80	
			\$127,001 88
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	100,000 00		100,000 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
24. (g) Guarantee paid (interest) .....	287,928 90		287,928 90
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees .....	69,286 55		
26. (b) Commission or brokerage .....	2,898 43		
28. (d) Stationery, postage, printing and adver- tising .....	13,595 02		
29. (c) Law costs .....	79 60		
30. (f) Fuel, rent, and taxes (other than in 7 and 32) and rates .....	24,329 16		
31. (g) Travelling expenses .....	8,981 01		
32. (h) Registration fees .....	390 00		
33. (i) Other management expenditure .....	8,252 18		
			127,811 95
E.—Other Expenditure, viz.:			
34. (a) Insurance Department .....		15,306 58	15,306 58
F.—Balance.			
37. (a) Cash on hand and in banks .....		89,221 26	89,221 26
Totals .....	\$525,061 98	\$222,208 59	\$747,270 57
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (a) Loaned on mortgages of realty .....		\$388,103 11	
(b) Loaned and invested on or in other securities:			
43.    (i) Stocks, bonds and debentures .....		218,756 55	
			606,859 66
B.—Other Expenditures.			
51. (b) Insurance <i>re</i> mortgages .....		\$1,134 39	
53. (d) On Guaranteed Investment Account .....		3,426,092 70	
(e) As executor, trustee, agent, etc. ....		284,606 50	
			3,711,833 59

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

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C.—Balance.		
54. (a) Cash on hand and in banks .....	\$517,404 03	517,404 03
Total .....		\$4,836,097 28

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## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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1. Amount of debentures maturing in 1916: Issued in Canada, Company does not issue debentures; issued elsewhere, none.
  2. Amount of other existing obligations which will mature in 1916, \$148,184.50.
  3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$365,551.99.
  4. Average rate of interest per annum paid by the Corporation during 1915: On trust savings accounts, 4.05%; on debentures, \_\_\_\_\_.
  5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
    - (i) Owned beneficially by the Corporation: (a) 6.02%; (b) 4.06%.
    - (ii) Not owned beneficially: (a) 7.04%; (b) 5.35%.
  6. Of the mortgages owned beneficially by the Corporation, \$387,835.20 is on realty situate in Ontario, and \$465,458.39 is on realty situate elsewhere.
  7. Of the mortgages not owned beneficially by the Corporation, \$1,661,776.20 is on realty situate in Ontario, and \$2,085,986.80 is on realty situate elsewhere.
  8. Loans written off or transferred to real estate account during 1915, viz.:
    - (i) Funds or securities owned beneficially, none.
    - (ii) Not so owned, 5 loans for total of \$16,348.06.
  9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
    - (i) Owned beneficially, No., 4, amount, \$21,175.00.
    - (ii) Not so owned, No., 10, amount, \$42,248.06.
  10. Aggregate market value of land mortgaged to the Corporation:
    - (i) Mortgages owned beneficially, \$1,406,865.00.
    - (ii) Not so owned, \$11,040,954.50.
  11. How often are the securities held by the Corporation valued? Annually.
  12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Forty-five; total, \$183,000.00.  
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
  13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
  14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
 For 1915: A. C. Neff, F.C.A., C. R. Cumberland.  
 For 1916: A. C. Neff, F.C.A., C. R. Cumberland.
  15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? April 1st, July 1st, October 1st, and balance of 1915 dividend on January 3rd, 1916; 10% per annum.
  16. What is the date appointed for the Annual Meeting? February 3rd, 1916. Date of last Annual Meeting? February 4th, 1915.
  17. Special General Meetings held in 1915: Dates, none held

THE CANADA TRUST COMPANY.

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894), Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D.), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

ANNUAL STATEMENT

Of the condition and affairs of The Canada Trust Company, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 446 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of fifteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Thomas G. Meredith, K.C., Pres., London, Ont.;	February, 1915; February, 1916.
Dr. F. R. Eccles, Vice Pres., London, Ont.;	" "
Frank E. Leonard, Director, London, Ont.;	" "
H. S. Blackburn, Director, London, Ont.;	" "
H. E. Gates, Director, London, Ont.;	" "
J. B. McKillop, Director, London, Ont.;	" "
John Cowan, K.C., Director, Sarnia, Ont.;	" "
Philip Pocock, Director, London, Ont.;	" "
W. J. Christie, Director, Winnipeg, Man.;	" "
Robert Fox, Director, London, Ont.;	" "
George T. Brown, Director, London, Ont.;	" "
E. P. Clement, K.C., Director, Berlin, Ont.;	" "
R. O. McCulloch, Director, Galt, Ont.;	" "
Verschoyle Cronyn, K.C., Director, London, Ont.;	" "
A. H. Marshall Graydon, Director, London, Ont.;	" "
Hume Cronyn, General Manager, London, Ont.;	" "
M. Aylsworth, secretary, London, Ont.;	" "

A.—Permanent capital stock: Total amount authorized, \$1,048,900; total amount subscribed, \$1,048,900, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
		\$	\$	\$	\$
1. Fully called.....	9,869	100	986,900	986,900	.....
2. Partly called.....	620	100	62,000	13,100	.....
Totals.....	10,489	.....	1,048,900	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$986,900; total paid thereon .....	\$986,900 00	
2. (b) Ordinary joint stock capital, 25 per cent. called; total called, \$13,000; total paid thereon.....	13,000 00	
3. (c) Joint stock capital, 1 per cent. called; total called, \$100; total paid thereon .....	100 00	
		\$1,000,000 00
4. (d) Dividends declared in respect of (1) and (2) but not yet paid .....		29,997 00
5. (e) Unappropriated profits in respect of (1) and (2).....		7,395 15
6. (f) Reserve fund in respect of (1) and (2) or (3).....		435,000 00
Total actual liabilities .....		\$1,472,392 15

## Liabilities to the Public.—None.

## Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal guaranteed .....	\$3,002,290 33	
51. (b) Interest guaranteed .....	42,854 12	
		3,045,144 45
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal .....	\$1,213,451 79	
54. (ii) Interest .....	37,289 22	
		1,250,741 01
56. (e) Unrealized assets of estates, estimated .....		503,591 00
Gross total liabilities, actual and contingent.....		\$6,271,868 61

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$898,367 54	
Less retained to pay prior mortgages..	47,153 82	
		\$851,213 72
10. (b) Debts secured by mortgaged land held for sale.....	7,218 37	
		\$858,432 09

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

13. (a) Province of Alberta, guaranteed bonds owned by company and rural .....	\$240,999 00	
14. (b) Telephone Company bonds owned by company.....	179,603 00	
15. (c) Public school debentures owned by company.....	77,903 00	
16. (d) Debts secured by loan corporation debentures .....	2,149 00	
22. (j) Debts secured by loan corporations permanent stock .....	6,114 00	
23. (k) Debts secured by stock of other corporations .....	32,112 00	
		538,880 00



## BALANCE SHEET.—Continued.

31. (a) On hand .....	\$1,135 37	
32. (b) In banks in Canada .....	73,944 69	
		\$75,080 06

Total assets owned beneficially by Corporation ..... \$1,472,392 15

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal .....	\$2,340,155 88	
44. (ii) Interest .....	94,271 87	
(b) Other securities:		
45. (i) Principal .....	502,539 13	
46. (ii) Interest due and accrued .....	10,316 87	
(iii) Cash in bank and on hand .....	97,860 70	
		\$3,045,144 45

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal .....	\$742,832 28	
48. (ii) Interest due and accrued .....	26,245 69	
(b) Other securities:		
49. (i) Principal .....	375,733 47	
50. (ii) Interest due and accrued .....	6,186 53	
51. (c) Unrealized assets of estates, estimated .....	503,591 00	
52. (d) Trust funds deposited in banks bearing interest, but not guaranteed .....	99,743 04	
		1,754,332 01
Total assets II. ....		\$4,799,476 46
Grand total of assets I. and II. ....		\$6,271,868 61

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

1. Cash:	Col. 1.	Col. 3.	Col. 4.
2. (i) On hand .....	\$3,758 72		
3. (ii) In bank .....	69,802 53		
			\$73,561 25

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal .....	\$241,246 38		
11. (ii) Interest .....	60,030 59		
(b) On other securities:			
12. (i) Principal .....	203,498 19		
13. (ii) Interest or dividends .....	34,393 73		
			539,168 89

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (a) Sales . . . . .	\$2,528 51	.....	2,528 51
E.—Miscellaneous.			
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.).	63,013 17	.....	63,013 17
G.—Receipts from Other Sources.			
30. (a) Safety deposit box rentals . . . . .	\$316 00		
(b) Bank interest . . . . .	1,174 06	.....	1,490 06
Totals . . . . .		.....	\$679,761 88
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1914.			
		Col. 1.	Col. 4.
32. (i) On hand . . . . .		\$8,000 00	
33. (i) In bank . . . . .		142,146 95	
			\$150,146 95
B.—Receipts on Account of Investments, etc.			
34. (a) Mortgages:			
Principal . . . . .	\$725,788 38		
Interest . . . . .	224,709 04		
35. (b) On other securities:			
Principal . . . . .	417,280 29		
Interest . . . . .	54,890 44		
			1,422,668 15
C.—Receipts from Real Estate.			
38. (b) Rents . . . . .	\$27,972 35		27,972 35
D.—Receipts from Other Sources, viz.:			
39. (a) Estates moneys received for investments, etc. . . . .	\$1,316,421 95		
40. (b) Bank interest, etc. . . . .	5,681 73		
			1,322,103 68
Totals . . . . .			\$2,922,891 13

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
		Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty . . . . .	\$257,312 24		
Assumed mortgages . . . . .	38,150 63		
		\$295,462 87	
(b) Loaned on or invested in other securities:			
2. (i) Bonds and debentures . . . . .	216,929 97		
			\$512,392 84

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.		
8. Dividends on permanent stock .....	\$59,994 00	59,994 00
D.—Management Expenses.		
25. (a) Salaries, wages and fees .....	\$17,228 46	
26. (b) Commission or brokerage .....	2,683 97	
28. (d) Stationery, postage, printing and advertising .....	4,724 08	
29. (e) Law costs .....	436 14	
30. (f) Fuel, rent, taxes and rates .....	1,604 65	
31. (g) War tax (under War Revenue, October, 1915).....	1,728 64	
32. (h) Registration fees .....	3,242 04	
33. (i) Other management expenditure .....	305 50	
		31,953 48
E.—Other Expenditures, viz.:		
34. (a) Paid out with respect to real estate on hand by foreclosure . . . . .	\$341 50	341 50
F.—Balances.		
37. (a) Cash on hand and in banks in Canada .....		75,080 06
Totals . . . . .		\$679,761 88

## II.—Expended on Trust or Agency Account.

Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$1,230,323 39	
(b) Loaned or invested on or in other securities:		
43. (i) Stocks of other corporations and bonds.....	431,251 41	\$1,661,574 86
B.—Other Expenditures.		
53. (d) Sundry returns, payments and disbursements .....		1,063,712 59
C.—Balance.		
54. (b) (i) Cash in bank, London, England .....	\$6,425 96	
(ii) Cash in banks in Canada .....	191,177 78	
		197,603 74
Totals . . . . .		\$2,922,891 13

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, no debentures issued; Issued elsewhere, no debentures issued.
2. Amount of other existing obligations which will mature in 1916, \$322,278.47.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$246,795.33.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.23%; (b) 6.042%.
  - (ii) Not owned beneficially: (a) 7.23%; (b) 6.635%.
6. Of the mortgages owned beneficially by the Corporation, \$440,838.54 is on realty situate in Ontario, and \$457,529.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,755,730.72 is on realty situate in Ontario, and \$1,435,819.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$7,218.37.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 1; Amount, \$1,748.00.
  - (ii) Not so owned: No., 3; Amount, \$16,253.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$2,106,245.00.
  - (ii) Not so owned, \$8,312,020.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General Manager, \$10,000.00, and three other officers, \$117,000.00; \$127,000.00 in all.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? As at 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: M. H. Rowland and J. F. Kern.  
For 1916: M. H. Rowland and J. F. Kern.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively: 2nd January, 1915, 3%; 2nd July, 1915, 3%.
16. What is the date appointed for the Annual Meeting? 7th February, 1916. Date of last Annual Meeting? 9th February, 1915.
17. Special General Meetings held in 1915: Dates, February 9th, 1915.

THE NATIONAL TRUST COMPANY, LIMITED.

Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies' Act (R.S.O. 1897, c. 206). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

ANNUAL STATEMENT

Of the condition and affairs of the National Trust Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 18-22 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for one year.

\*The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

- J. W. Flavelle, President, Toronto, Ont.;
- Z. A. Lash, K.C., Vice-President, Toronto, Ont.;
- E. R. Wood, Vice-President, Toronto, Ont.;
- Geo. H. Watson, K.C., Director, Toronto, Ont.;
- Hon. Mr. Justice Britton, Director, Toronto, Ont.;
- H. C. Cox, Director, Toronto, Ont.;
- Elias Rogers, Director, Toronto, Ont.;
- H. H. Fudger, Director, Toronto, Ont.;
- E. M. Saunders, Director, Toronto, Ont.
- H. B. Walker, Director, Montreal, Que.;
- Hon. A. E. Kemp, Director, Toronto, Ont.;
- Chester D. Massey, Director, Toronto, Ont.;
- J. H. Plummer, Director, Toronto, Ont.;
- Franklin H. Walker, Director, Walkerville, Ont.;
- Hon. F. H. Phippen, K.C., Director, Toronto, Ont.;
- Hon. Mr. Justice Masten, Director, Toronto, Ont.;
- Alex. Bruce, K.C., Director, Toronto, Ont.;
- H. J. Fuller, Director, New York, N.Y.;
- F. W. Molson, Director, Montreal, Que.;
- T. B. Macauley, Director, Montreal, Que.;
- W. M. Birks, Director, Montreal, Que.;
- W. E. Rundle, General Manager, Toronto, Ont.;
- J. C. Breckenridge, Assistant Manager, Toronto, Ont.;
- E. Cassidy, Secretary, Toronto;

Elected at Annual Meeting,

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
1. Fully called....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.  
(Not printed.)

\* At annual meeting. No permanent date fixed for annual meeting.

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,500,000; total paid thereon .....	\$1,500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	37,500 00	
5. (e) Unappropriated profits on (1) .....	73,560 46	
6. (f) Reserve fund in respect of (1) .....	1,500,000 00	
		\$3,111,060 46

## Liabilities to the Public.

39. Due on loans in process of completion or to pay assumed mortgages 29,483 02

Total actual liabilities ..... \$3,140,543 48

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal, guaranteed, together with trust deposits .....	}	6,986,333 04
51. (b) Interest guaranteed .....		
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal .....	}	44,325,121 16
54. (ii) Interest .....		
55. (d) Trust funds uninvested not bearing interest and not guaranteed		4,880,487 47

Total contingent liabilities ..... \$56,191,941 67

Gross total liabilities, actual and contingent ..... \$59,332,485 15

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate in Toronto, held in freehold..	\$144,168 80	
(ii) Office premises situate at Winnipeg, Edmonton, Saskatoon and Regina, held in freehold .....	229,595 23	
(iii) Office premises situate at Montreal, held in freehold .....	190,569 22	
5. (b) Freehold land (including buildings) other than foregoing .....	55,936 36	
7. (d) Safe deposit vaults .....	51,290 00	
8. (e) Rents due and accrued <i>re</i> vaults .....	1,142 95	
		\$672,702 56

## B.—Debts secured by mortgages of Land

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$644,309 04	
11. (c) Interest due or accrued on item (9), and not included therein, including accrued interest on certain mortgages held for guaranteed trust account .....	325,158 82	
		969,467 86



## BALANCE SHEET.—Continued.

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

22. (j) Debts secured by call loans on stocks, bonds, etc., and advances to estates, trusts, etc. .... \$651,005 31

## E.—Cash.

31. (a) On hand ..... \$10,736 92  
32. (b) In sundry banks ..... 259,466 78  
270,203 70

## F.—Assets not hereinbefore mentioned.

37. (a) Stocks of other corporations ..... \$126,337 43  
38. (b) Bonds and debentures ..... 450,826 62  
577,164 05

Total assets owned beneficially by the Corporation ..... \$3,140,543 48

NOTE: Assets reported in 1914 but written off in 1915 (not extended) \$50,000 office premises.

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantors.

## (a) Mortgage securities:

43. (i) Principal ..... \$5,674,621 90  
44. (ii) Interest due and accrued ..... 17,357 29

## (b) On other securities:

45. (i) Principal ..... \$40,435 47  
46. (ii) Interest due and accrued ..... 5,867 78  
(iii) Cash on hand and in bank ..... 448,050 60  
6,986,333 04

B.—As Trustee, Representative, Guardian or Agent (without Guarantee).

## (a) Mortgage securities:

47. (i) Principal ..... \$14,535,276 43  
48. (ii) Interest due ..... 225,909 95

## (b) On other securities:

49. (i) Principal ..... 29,542,035 13  
50. (ii) Interest due, rents, etc. .... 21,899 65  
52. (d) Uninvested trust funds ..... 4,880,487 47  
49,205,608 63

Total assets of I. and II. .... \$59,332,485 15



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

3.	(i) On hand .....		
	(ii) In bank .....		\$123,421 84

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10.	(i) Principal .....		1,175,027 85
11.	(ii) Interest .....	\$83,695 04	

## (b) On other securities:

12.	(i) Principal .....		} 370,765 87
13.	(ii) Interest or dividends .....	73,080 41	

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....		62,201 73
17. (b) Rent, including rents from safe deposit vaults ....	56,158 47	.....

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....	406,815 18	
19. (b) Premiums or bonus on loans .....	1,493 50	
		621,242 60

Total .....		\$2,582,962 63
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## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1914.

## (b) Cash:

32.	(i) On hand .....	}	\$3,933,813 88
33.	(ii) In bank .....		

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$3,834,169.81; interest, \$881,648.85 ....		4,715,818 66
35. (b) On other securities: Principal, \$3,379,839.07; interest, \$770,616.64		4,150,455 71

## C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items) .....		1,104,465 48
38. (b) Rents .....		176,352 34

## D.—Received from other sources.

39. (a) Estates, capital and revenue (including guaranteed funds) ....		8,544,491 38
Total .....		\$22,625,397 45

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$600,790 68
(b) Loaned or invested in other securities:		
2. (i) Call loans, stocks, bonds, etc. ....		831,060 57
6. (c) Real estate purchased .....		169,738 57
(e) Insurance or taxes advanced on property mortgaged to the Corporation .....		90,107 14

## B.—Expended on Stock Account.

8. Dividend paid on permanent stock .....	150,000 00
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## D.—Management Expenses.

25. (a) Salaries, wages and fees .....	288,475 61
26. (b) Commission or brokerage .....	923 35
28. (d) Stationery, postage, printing, etc. ....	30,511 62
29. (e) Law costs .....	4,112 46
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	40,810 11
31. (g) Travelling expenses and inspection expenses .....	10,314 46
32. (h) Registration fees .....	1,122 48
33. (i) Other management expenditure .....	21,545 19

## E.—Other Expenditure.

34. (a) Government taxes .....	17,859 56
35. (b) Real estate charges .....	44,637 13
36. (c) Subscription to Patriotic, Red Cross and other funds .....	10,250 00
	621,061 97

## F.—Balance.

37. (a) Cash in sundry banks .....	270,203 70
Total .....	\$2,582,962 63

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$1,222,840 20
Loaned or invested on or in other securities:	
43. (i) Call loans, bonds, stocks, etc. ....	2,613,484 92

## B.—Other Expenditure.

53. (d) Estates, capital and revenue, including guaranteed funds .....	13,460,534 26
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## C.—Balance.

57. (iii) Sundry banks .....	5,328,538 07
Total .....	\$22,625,397 45

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Assumed mortgages and loans in process of completion, \$29,483.02; guaranteed funds, etc., \$479,534.96, = \$509,017.98.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Capital account, \$115,992.91.
4. Average rate of interest per annum paid by the Corporation during 1915: On trust deposits, 3¼%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 7%; (b) 5½%.
6. Of the mortgages owned beneficially by the Corporation, \$92,984.73 is on realty situate in Ontario, and \$551,324.31 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$5,425.949 34 is on realty situate in Ontario, and \$14,783,948.99 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$41,004.53.
  - (ii) Not so owned, \$7,669.83.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No. 10; amount, \$16,950.00.
  - (ii) Not so owned, No. 151; amount, \$309,395.40.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$2,143,000.00.
  - (ii) Not so owned, \$40,525,700.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers for a total of \$297,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? To December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: John McKay, Geo. Edwards, Toronto; G. Dunford, Montreal; Webb, Read, Hegan, Callingham & Co., Winnipeg.  
For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 2nd, and October 1st, 2½% on each.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? January 27th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O., 1887, chapter 157. See also Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

## ANNUAL STATEMENT

Of the conditions and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 382 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Sir Geo. C. Gibbons, K.C., Pres., London, Ont.;	February 18, 1915; February 18, 1916.
T. H. Smallman, Vice-President, London, Ont.;	" "
J. L. Englehart, Vice-Pres., Toronto, Ont.;	" "
John McClary, Director, London, Ont.;	" "
George Robinson, Director, London;	" "
E. Meredith, K.C., Director, London;	" "
G. B. Harris, Director, London;	" "
Geo. Mair, Director, Windsor;	" "
C. R. Somerville, Director, London;	" "
J. C. Duffield, Director, London;	" "
D. Milne, Director, Sarnia;	" "
M. Masuret, Director, London;	" "
M. D. Fraser, K.C., Director, London;	" "
T. R. Atkinson, M.L.A., Director, Simcoe;	" "
Hon. C. S. Hyman, Director, London;	" "
A. M. Smart, Director, London;	" "
T. S. Hobbs, London;	December 13, 1915; "
John S. Moore, Manager, London, Ont.	

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and Permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made:—Date, 1913; rate, 20 per cent.; gross amount \$100,000; amount paid thereon, \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
2. 80 per cent. called. ....	5,000	\$ 100	\$ 500,000	\$ 500,000	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, total called, \$500,000; total paid thereon .....	\$500,000 00	
4. (d) Dividends declared in respect of (2), but not yet paid .....	17,386 83	
5. (e) Unappropriated profits in respect of (2) .....	7,734 77	
6. (f) Reserve fund in respect of (2) .....	120,000 00	
Provision for War Revenue Tax .....	363 50	
		\$645,485 10
Total actual liabilities .....		

## II.—Contingent Liabilities .

## 48. Money for which the Corporation is contingently liable.

viz.:

49. (a) Principal guaranteed .....	\$241,213 17	
50. (b) Interest guaranteed .....	1,520 26	
51. (c) Trust funds invested, but not guaranteed:		
52. (i) Principal .....	2,176,038 18	
53. (ii) Interest .....	63,855 49	
54. (d) Trust funds uninvested, bearing interest and not guaranteed .....	51,079 10	
		2,533,706 20
Unrealized original assets of estates (estimated).....		3,689,626 45
Total contingent liabilities .....		\$6,223,332 65
Gross total liabilities, actual and contingent .....		\$6,868,817 75

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:		
(i) At London, held in freehold .....	\$20,000 00	
7. (d) Office fittings .....	5,000 00	
		\$25,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$549,240 87	
11. (c) Interest due or accrued on item (9) and not included therein .....	10,798 16	
		560,039 03

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

16. (d) Debts secured by Loan Corporations' debentures...	\$1,900 00	
22. (j) Debts secured by legacies and life insurance policies	23,627 75	
23. (k) Debts secured by stocks .....	23,375 00	
26. (n) Interest due and accrued on items (16), (22), (23), and not included therein .....	1,363 55	
		60,263 30

## BALANCE SHEET.—Continued.

## E.—Cash.

32. (b) In bank .....	\$179 77
Total assets owned beneficially by Corporation .....	\$645,485 10

## II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal .....	\$244,447 32
44. (ii) Interest due and accrued .....	5,429 37

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal .....	2,037,826 45
48. (ii) Interest due or accrued .....	58,929 78

## (b) Other securities:

49. (i) Principal .....	134,977 58
50. (ii) Interest due and accrued .....	1,016 60
52. (d) Uninvested trust funds .....	51,079 10
Unrealized original assets of estates (estimated)...	3,689,626 45

Total assets of II. ....	\$6,223,332 65
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Gross total assets I. and II. ....	\$6,868,817 75
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## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## -A.—Balance from 31st December, 1914.

	Col. 1.	Total Col. 4.
3. (ii) Cash in bank .....		\$40,067 17

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock capital .....		15,805 00
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## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .....		54,969 33
11. (ii) Interest .....	\$33,390 16	33,390 16

## (b) On other securities:

12. (i) Principal .....		22,600 45
13. (ii) Interest .....	4,131 04	4,131 04



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

D.—Receipts from Real Estate Owned Beneficially by Corporation.			
	Col. 1.	Total	Col. 4.
17. (b) Rents, office building .....	\$220 58		\$220 58
E.—Miscellaneous.			
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....	36,237 14		36,237 14
G.—Receipts from other sources.			
30. (a) Safe deposit rentals .....	520 25		520 25
Totals .....	\$74,499 17		\$207,941 12

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1914.

33. (ii) In bank .....		\$37,928 45
------------------------	--	-------------

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$356,164.55; interest, \$138,102.31,....		494,266 86
35. (b) On other securities: Principal, \$90,711.95; interest, \$9,825.09...		100,537 04
36. (c) On unsecured debts: Principal, \$161,545.50; interest, \$110,572.04.		272,117 54

## C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items) .....		42,378 89
38. (b) Rents .....		35,060 90

## D.—Receipts from other sources, viz.:

40. (b) Sundry other receipts, including amounts received for investment		604,332 10
Total .....		\$1,586,621 78

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$129,573 96
(b) Loaned on other securities:	
2. (i) Legacies and life insurance policies and Loan Company stocks .....	22,235 39

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$34,081 65
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## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## D.—Management Expenses.

25. (a) Salary, wages and fees .....	\$15,581 12
26. (b) Commission or brokerage .....	792 76
28. (d) Stationery, postage, printing and advertising .....	1,891 31
30. (f) Fuel, rent and rates .....	111 17
31. (g) Travelling expenses .....	50 25
32. (h) Registration fees .....	250 00
33. (i) Other management expenditure .....	358 07
Office furnishings and fittings .....	350 00

## E.—Other Expenditure, viz.:

34. (a) Government and municipal tax .....	2,085 67	
35. (b) Instalment of subscription to Patriotic Fund.....	400 00	
		21,870 35

## F.—Balance.

38. (i) Cash in bank, London, Ont. ....	179 77
Total . . . . .	\$207,941 12

## II.—Expended on Trust or Agency Account.

## A.—Sums Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$343,358 26
Loaned on other securities:	
43. (i) Life insurance policies and Loan Company stock, including amount paid on subscription to Dominion War Loan . . . . .	84,014 42
47. (a) Real estate purchased .....	7,159 66
(b) Incumbrances on realty paid off, viz.:	
48. (i) Principal . . . . .	60,499 70
49. (ii) Interest . . . . .	7,827 08

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency .....	26,081 79
51. (b) Rents, taxes and rates .....	23,249 10
52. (c) Debts or obligations wholly or partly paid: Principal and interest . . . . .	84,158 51
53. (d) Allowances and disbursements of estates, etc.....	899,194 16

## C.—Balance.

54. (b) Cash in banks .....	51,079 10
Total . . . . .	\$1,586,621 78

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Guaranteed trust receipts, \$90,136.85.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Owned beneficially, \$71,412.66.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.7885%; (b) 6.477%.
  - (ii) Not owned beneficially: (a) 6.042%; (b) 5.5616%.
6. Of the mortgages owned beneficially by the Corporation, \$549,240.87 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,262,581.80 is on realty situate in Ontario, and \$21,987.02 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., 1; Amount, \$3,800.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,518,266.50.
  - (ii) Not so owned, \$5,685,228.50.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager and other officers of staff, \$19,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: A. A. Booker, C.A., and F. G. Jewell, C.A.  
For 1916: A. A. Booker, C.A., and F. G. Jewell, C.A.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 7%.
16. What is the date appointed for the Annual Meeting? February 17, 1916. Date of last Annual Meeting? February 18, 1915.
17. Special General Meetings held in 1915: None.

## THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name:

(1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under The Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chapter 93.

## ANNUAL STATEMENT

Of the condition and affairs of the Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 83 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:

Hon. Featherston Osler, K.C., President, Toronto;  
 Hon. J. J. Foy, K.C., M.P.P., Vice-President, Toronto;  
 Hamilton Cassels, K.C., LL.D., Vice-President, Toronto;  
 W. R. Brock, Director, Toronto;  
 A. Wellington Francis, K.C., Director, Toronto;  
 Sir Wm. Mortimer Clark, K.C., Toronto;  
 Hon. W. C. Edwards, Director, Ottawa;  
 A. C. Hardy, Director, Brockville;  
 Brigadier-General Hon. J. M. Gibson, K.C.M.G., LL.D., Director, Hamilton;  
 John Hoskin, K.C., LL.D., Director, Toronto;  
 Thomas Long, Director, Toronto;  
 W. D. Matthews, Director, Toronto;  
 Hon. Peter Maclaren, Director, Perth, Ont.;  
 J. Bruce Macdonald, Director, Tronto;  
 Hon. Sir Daniel H. McMillan, K.C.M.G., Director, Winnipeg, Man.;  
 Sir Edmund Osler, M.P., Director, Toronto;  
 J. G. Scott, K.C., Director, Toronto;  
 Sir Edmund Walker, C.V.O., LL.D., Director, Toronto;  
 Lieut.-Col. R. W. Leonard, Director, St. Catharines, Ont.;  
 Lieut.-Col. John F. Michie, Director, Toronto;  
 E. C. Whitney, Director, Ottawa;  
 A. D. Langmuir, General Manager, Toronto;  
 W. G. Watson, Assistant General Manager, Toronto;  
 T. J. Maguire, Secretary, Weston.

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set forth in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called. ....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000	\$ None.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$1,500,000; total paid thereon .....	\$1,500,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	37,500 00
5. (e) Unappropriated profits in respect of (1).....	98,812 60
6. (f) Reserve fund in respect of (1) .....	1,750,000 00

C.—Liabilities to Stockholders, other than already shown under A or B.

26. Interest in reserve .....	27,500 00
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Total actual liabilities ..... \$3,413,812 60

Contingent Liabilities.

49. Money for which the Corporation is contingently liable:

50. (a) Principal and interest guaranteed .....	\$9,715,345 72
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52. (c) Trust funds invested, but not guaranteed:

53. (i) Principal .....	21,090,521 76
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54. (ii) Interest .....	70,740 96
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55. (d) Trust and agency funds uninvested bearing bank

interest and not guaranteed .....	1,142,625 75
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56. (e) Other contingent liabilities .....	85,047 84
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32,104,282 03

Inventory value of unrealized original assets of estates and agencies

under administration by the Corporation .....	36,351,375 47
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Gross total liabilities, actual and contingent ..... \$71,869,470 10

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Toronto, held in freehold .....	\$625,000 00	
3. (ii) At Ottawa, held in freehold .....	175,000 00	
		\$800,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,861,207 17	
10. (b) Debts secured by mortgaged land held for sale.....	39,602 34	
11. (c) Interest due and accrued on items 9 and 10 not included therein .....	94,857 19	
		1,995,666 70

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

17. (e) Debts secured by Dominion Government debentures.	\$5,000 00	
22. (j) Debts secured by Joint Stock Company bonds and debentures .....	66,600 00	
23. (k) Debts secured by call loans on stock and bonds and debentures .....	123,232 50	
26. (n) Interest due and accrued on items 22 and 23 and not included therein .....	2,294 23	
		197,126 73

## E.—Cash.

32. (b) On hand and in banks .....	165,472 99
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## F.—Assets not hereinbefore mentioned.

37. (a) Accrued rent, office building and vaults .....	\$3,700 23	
39. (c) Loans on corporations guaranteed mortgage account	250,000 00	
40. (d) Sundry assets .....	1,845 95	
		255,546 18

Total of assets owned beneficially by Corporation..... \$3,413,812 60

## II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal .....	\$8,011,698 54	
44. (ii) Interest due and accrued .....	286,130 60	
(b) Other securities:		
45. (i) Principal .....	1,179,075 63	
46. (ii) Interest due and accrued .....	3,159 57	
Cash in bank .....	235,281 38	
		9,715,345 72

## BALANCE SHEET.—Continued.

B.—As Trustee, Representative, Guardian or Agent (with-  
out guarantee).

(a) Mortgage securities:			
47.	(i) Principal . . . . .	\$14,776,539	34
48.	(ii) Interest due and accrued . . . . .	70,740	96
(b) Other securities:			
49.	(i) Principal . . . . .	6,329,666	64
51. (c)	Unsecured debts and rents, sundries . . . . .	27,177	25
52. (d)	Uninvested trust funds on deposit in banks . . . . .	1,184,812	12
			<u>\$22,388,936</u>
			31
Total of assets I. and II. . . . .		\$35,518,094	63
Unrealized original assets, including real estate, mortgages, debentures, stock and bonds, etc., at inventory value . . . . .		36,351,375	47
NOTE.—Assets reported in 1914 but written off in 1915 (not extended), \$7,250.00.			
Gross total of assets . . . . .		\$71,869,470	10

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

## (b) Cash not already shown under (1):

		Col. 1.	Total Col. 4.
2.	(i) On hand . . . . .	\$150	00
3.	(ii) In bank . . . . .	122,152	83
			<u>\$122,302</u>
			83

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10.	(i) Principal . . . . .	250,045	90
11.	(ii) Interest, including profits on guaranteed funds . . . . .	\$290,385	44

## (b) On other securities:

12.	(i) Principal . . . . .	299,077	50
13.	(ii) Interest or dividends . . . . .	8,526	12

## (c) Unsecured debts:

15.	(ii) Interest received from bank . . . . .	57	27
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D.—Receipts from Real Estate Owned Beneficially by  
Corporation.

17. (b)	Rents . . . . .	93,335	01
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## E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corpor- ate agent, trustee, etc.) . . . . .	247,908	80
			<u>640,212</u>
			64



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

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G.—Receipts from Other Sources.	
30. (a) Returns from borrowers .....	\$162,981 79
(b) Loans on corporations guaranteed mortgage account.....	7,500 00
Total . . . . .	<u>\$1,482,120 66</u>

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## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1914.

## (b) Cash (not included in 31):

32. (i) On hand .....	\$17 28	
33. (ii) In bank .....	<u>1,025,856 95</u>	1,025,874 23

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$2,717,203.69; interest, \$1,711,326.27..	4,428,529 96
35. (b) On other securities: Principal, \$2,537,736.21; interest, \$1,594,709.13 . . . . .	<u>4,132,445 34</u>

## C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items) .....	170,105 84
38. (b) Rents . . . . .	<u>422,701 56</u>

## D.—Receipts from other sources, viz.:

39. (a) For investments .....	1,256,684 77
40. (b) Sundry realizations .....	<u>1,851,070 33</u>
Total . . . . .	<u>\$13,287,412 03</u>

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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty .....		\$324,212 73
(b) Loaned or invested in other securities, viz.:		
2. (i) Call loans on stocks and bonds .....		353,600 00
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation .....		<u>174,875 06</u>

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	<u>\$150,000 00</u>	150,000 00
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## CASH ACCOUNT,—Continued.

Expenditure for the year ending 31st December, 1915.

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$175,594 24	
26. (b) Commission or brokerage .....	116 00	
27. (c) Government taxes .....	10,454 14	
28. (d) Stationery, postage, printing and advertising .....	25,129 49	
29. (e) Law costs .....	213 06	
30. (f) Rent, taxes (other than in 7 and 32) and rates...	34,779 54	
31. (g) Travelling expenses .....	6,195 90	
32. (h) Registration fees .....	642 00	..
33. (i) Other management expenditure .....	9,790 53	
		\$262,914 90
(j) Expenditure <i>re</i> Corporation Office Building at Toronto and Ottawa .....		42,279 88

## E.—Other Expenditures, viz.:

34. (a) Extra equipment for Corporation's vaults .....		5,630 50
35. (b) Subscription to British Red Cross Society .....		2,500 00
36. (c) Sundry items in suspense .....		634 60

## F.—Balance.

37. (a) Cash on hand and in bank .....		165,472 99
Total . . . . .		\$1,482,120 66

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....		\$2,522,891 21
(b) Loaned or invested on or in other securities .....		2,405,099 85
47. (a) Real estate purchased .....		49,045 06
(b) Incumbrances of realty paid off:		
48. (i) Principal . . . . .	\$222,680 38	
49. (ii) Interest . . . . .	103,045 50	
		325,725 88

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) .....		253,812 99
51. (b) Rents, taxes and rates .....		228,901 00
53. (d) Sundry distributions to beneficiaries, etc. ....		6,081,842 54

## C.—Balance.

54. (a) Cash on hand and in various banks .....		1,420,093 50
Total . . . . .		\$13,287,412 03

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: This Corporation does not issue debentures.
2. Amount of other existing obligations which will mature in 1916: Guaranteed funds, \$565,155.98.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$240,440.05.
4. Average rate of interest per annum paid by the Corporation during 1915: Corporation does not take deposits and does not issue debentures or debenture stock.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.43%; (b) 5.46%.
  - (ii) Not owned beneficially: (a) 6.58%; (b) 4.84%.
6. Of the mortgages owned beneficially by the Corporation, \$643,768.05 is on realty situate in Ontario, and \$1,230,061.28 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$16,125,733.75 is on realty situate in Ontario, and \$6,652,738.03 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$250.00.
  - (ii) Not so owned, \$7,250.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 20; Amount, \$110,548.62.
  - (ii) Not so owned: No., 86; Amount, \$206,536.90.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$3,750,000.00.
  - (ii) Not so owned, \$46,000,000.00.
11. How often are the securities held by the Corporation valued? On renewal or transfer of mortgages.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and members of the staff are under bond, aggregating \$203,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: R. F. Spence and Fred. Macbeth, Toronto.  
For 1916: R. F. Spence and Fred. Macbeth, Toronto.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February.  
Date of last Annual Meeting? 3rd February, 1915.
17. Special General Meetings held in 1915: None.

## CHARTERED TRUST AND EXECUTOR COMPANY.

(FORMERLY THE TITLE AND TRUST COMPANY.)

Head Office, Toronto, Ont.

## CONSTATING INSTRUMENTS.

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to \$75,000 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII., Chapter 118, the Company was upon the conditions therein specified made admissible to registry under *The Loan Corporations Act*; and initial registry was granted on the 30th August, 1907.

## ANNUAL STATEMENT

Of the condition and affairs of the Chartered Trust and Executor Company at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 61 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of thirteen directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

E. F. B. Johnston, K.C., Pres., Toronto, Ont.;	February 6th, 1915; February 12th, 1916.
Hon. W. A. Charlton, Vice-Pres., Toronto, Ont.;	" "
Noel Marshall, Vice-President, Toronto, Ont.;	" "
W. J. Gage, Vice-President, Toronto, Ont.;	" "
Geo. H. Hees, Director, Toronto, Ont.;	" "
W. K. George, Director, Toronto, Ont.;	" "
W. R. Hobbs, Director, Toronto, Ont.;	" "
R. Wade, Director, Orillia, Ont.;	" "
J. B. Tudhope, Director, Orillia, Ont.;	" "
Allan McPherson, Director, Longford Mills, Ont.;	" "
Jacob Kohler, Director, Cayuga, Ont.;	" "
D. B. Hanna, Director, Toronto, Ont.;	" "
John J. Gibson, Managing Director, Toronto, Ont.;	" "
J. M. Prentiss, Secretary, Toronto, Ont.	

A.—Permanent capital stock: Total amount authorized, \$1,000,000, total amount subscribed, \$273,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Date, June 30th, 1915; rate per cent., 5% gross amount, \$11,000.00; amount paid thereon, \$8,338.00.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
65 per cent called. ....	2,730	\$ 100	\$ 273,000	201,336 91	71,663 09
Totals .....	2,730	.....	273,000	201,336 91	71,663 09

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 70 per cent. called, \$191,100.00; total paid thereon .....	\$187,038 00	
3. (cc) Joint stock capital paid in advance of calls .....	14,298 91	
4. (d) Dividends declared in respect of (2), (3), but not yet paid .....	5,927 69	
5. (e) Unappropriated profits .....	3,212 20	
6. (f) Reserve fund .....	45,000 00	
		\$255,476 80

## II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable,  
viz.:

52. (c) Trust funds invested, but not guaranteed.....	\$1,274,089 93	
55. (d) Trust funds uninvested not gearing interest and not guaranteed .....	16,220 72	
		1,290,310 65
Total contingent liabilities .....		\$1,545,787 45

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) .....	\$250 00
--	----------

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	65,626 10
11. (c) Interest due and accrued on item 9 .....	2,568 89

## C.—Debts, not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures..	105,405 02					
22. (j) Debts secured by Bank and other stocks .....	14,061 23					
26. (n) Interest due and accrued on items (14), (22) and not in- cluded there- in .....	<table> <tr> <td>Call loans .....</td> <td>\$253 79</td> </tr> <tr> <td>Bonds and debentures..</td> <td>1,497 30</td> </tr> </table>	Call loans .....	\$253 79	Bonds and debentures..	1,497 30	
Call loans .....	\$253 79					
Bonds and debentures..	1,497 30					
		1,751 09				

## D.—Unsecured Debts.

27. (a) Sundry accounts receivable .....	15,311 87
--	-----------

## E.—Cash.

31. (a) On hand .....	1,134 38
32. (b) In banks .....	10,483 10

## BALANCE SHEET.—Continued.

## F.—Assets not Hereinbefore Mentioned.

37. (a) Stock in Provident Land Co. ....	\$13,600 00
38. (b) Equity in Real Estate, Dixon Syndicate .....	4,000 00
39. (c) Office furniture .....	2,109 55
40. (d) Automobile .....	1,030 00
41. (e) Stocks and accrued dividends .....	18,145 57

Total of assets owned beneficially by Corporation ..... \$255,476 80

## II.—Assets not owned Beneficially by Corporation but for which the Corporation is Accountable.

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:	
47. (i) Principal ..	\$262,408 37
(b) Other securities:	
49. (i) Real Estate and accounts receivable, water bonds, etc. ....	1,011,681 56
52. (d) Uninvested Trust Fund—cash in banks .....	16,220 72
Total of assets II. ....	1,290,310 65
Gross total of assets I. and II. ....	\$1,545,787 45

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1914.

## (a) Cash not already shown under (1):

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2. (i) On hand .....		\$472 12	\$472 12
3. (ii) In bank .....		9,112 87	9,112 87

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital..	13,011 91	13,011 91
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## C.—Receipts on Account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal ..	10,663 99	10,663 99
11. (ii) Interest ..	\$2,872 05	2,872 05

## (b) On other securities:

12. (i) Principal ..	5,299 65	5,299 65
13. (ii) Interest or dividend .....	8,447 94	8,447 94

## (c) Unsecured debts:

14. (i) Principal ..	7,549 27	7,549 27
15. (ii) Interest ..	77 60	77 60

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

E.—Miscellaneous.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	9,526 12	.....	9,526 12
G.—Receipts from other sources.			
30. (a) Insurance, legal expenses, registration fees	390 50	.....	390 50
(b) Title insurance premiums, transfer fees, valuation fees	309 09	.....	309 09
Totals	\$21,623 30	\$46,109 81	\$67,733 11
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1914.			
(b) Cash (not included in 31):			
33. (ii) In banks	.....	\$19,905 02	\$19,905 02
B.—Receipts on account of investments, loans:			
34. (a) On mortgages, principal	.....	87,975 14	.....
Interest	\$67,109 47	.....	155,084 61
35. (b) On other securities, principal	.....	10,000 00	10,000 00
36. (c) Unsecured debts, principal	.....	253,012 98	253,012 98
C.—Receipts from Real Estate.			
37. (a) Sales	.....	195,341 51	195,341 51
38. (b) Rents	8,885 42	.....	8,885 42
D.—Receipts from Other Sources, viz.:			
39. (a) From clients for investment	.....	474,253 38	474,253 38
Totals	\$75,994 89	\$1,040,488 03	\$1,116,482 92

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

1.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	.....	\$5,759 70	\$5,759 70
(b) Loaned on, or invested in, other securities, viz.:			
2. (i) Bank and other stocks	.....	5,631 00	5,631 00
3. (ii) Municipal bonds and debentures	.....	4,346 15	4,346 15
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	\$11,305 25	.....	11,305 25
19 L.C.			



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
25. (a) Salaries, wages and fees .....	13,618 52	.....	13,618 52
26. (b) Commission or brokerage .....	156 52	.....	156 52
28. (d) Stationery, postage, printing, etc. ....	1,855 64	.....	1,855 64
29. (e) Law costs .....	260 54	.....	260 54
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates .....	8,135 24	.....	8,135 24
31. (g) Travelling expenses .....	2 60	.....	2 60
32. (h) Registration fees .....	54 90	.....	54 90
33. (i) Other management expenditure, Direc- tor's fees .....	834 00	.....	834 00
E.—Other Expenditures, viz.:			
34. (a) Sundry expenses, other than above ..	2,117 65	.....	2,117 65
35. (b) Statutory and license fees .....	1,156 76	.....	1,156 76
(c) Automobile and furniture .....	562 40	.....	562 40
Advances for clients to be repaid ....	318 76	.....	318 76
F.—Balance.			
37. (a) Cash on hand and in banks .....	.....	\$11,617 48	11,617 48
Totals . . . . .	\$40,378 78	\$27,354 33	\$67,733 11

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	.....	\$358,064 39	\$358,064 39
(b) Loaned or invested on or in other securities, viz.:			
43. (i) Sale agreements .....	.....	141,438 95	141,438 95
47. (a) Real estate purchased .....	.....	86,239 88	86,239 88
(b) Incumbrances on Realty paid off, viz.:			
48. (i) Principal .....	.....	32,826 45	32,826 45
49. (ii) Interest . . . . .	\$34,555 85	.....	34,555 85

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) .....	9,580 54	.....	9,580 54
53. (d) Expenses in behalf of clients .....	68,926 73	.....	68,926 73
Distributed to clients .....	.....	368,629 41	368,629 41

## C.—Balance.

54. (b) Cash on hand and in banks .....	.....	16,220 72	16,220 72
Totals . . . . .	\$113,063 12	\$1,003,419 80	\$1,116,482 92



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature and become payable to the Corporation in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$28,992.35.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, no deposits; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a)  $6\frac{1}{8}\%$ ; (b)  $5\frac{1}{4}\%$ .
  - (ii) Not owned beneficially: (a)  $6\frac{3}{4}\%$ ; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$65,626.10 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$262,408.37 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$227,214.00.
  - (ii) Not so owned, \$639,821.95.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum or sums respectively? Managing Director, \$4,000.00; Secretary, \$2,000.00; Bookkeeper, \$2,000.00; Cashier, \$2,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January 21st, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: Thomas Jenkins, James Hardy.  
For 1916: Thomas Jenkins, James Hardy.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 1st January, 3%; 1st July, 3%.
16. What is the date appointed for the Annual Meeting? February 12th, 1916. Date of last Annual Meeting? February 6th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE ROYAL TRUST COMPANY.

Head Office, Montreal, Que.

CONSTATING INSTRUMENTS.

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q.), and by 59 Vict. (1895), chap. 67 (Q.), and by 63 Vict. (1900), chap. 76 (Q.).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

ANNUAL STATEMENT

Of the condition and affairs of the Royal Trust Company at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 107 St. James Street, in the City of Montreal, Quebec.

The chief agency for Ontario is situate corner of Queen and Yonge Streets, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Bruce L. Smith, and his address is Royal Trust Company, Toronto, Ontario.

The Board is constituted of sixteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

H. V. Meredith, President, Montreal;	9th Nov., 1915; 14th Nov. 1916.
Sir H. Montague Allan, C.V.O., Vice-President, Montreal;	" "
Herbert Molson, Director, Montreal;	" "
R. B. Angus, Director, Montreal;	" "
A. Baumgarten, Director, Montreal;	" "
E. B. Greenshields, Director, Montreal;	" "
C. R. Hosmer, Director, Montreal;	" "
Sir W. C. Macdonald, Director, Montreal;	" "
Hon. R. Mackay, Director, Montreal;	" "
Sir Frederick Williams-Taylor, Director, Montreal;	" "
E. J. Chamberlin, Director, Montreal;	" "
Lord Shaughnessy, K.C.V.O., Director, Montreal;	" "
A. D. Braithwaite, Director, Montreal;	" "
C. B. Gordon, Director, Montreal;	" "
Hon. Sir Lomer Gouin, K.C.M.G., Director, Montreal;	" "
H. R. Drummond, Director, Montreal;	" "
A. E. Holt, Manager, Montreal;	" "
M. S. L. Richey, Secretary;	" "

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date 30th June, 1909; rate 30%; gross amount, \$300,000; amount paid thereon. \$300,000.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....

## LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital; fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	30,000 00
5. (e) Unappropriated profits on (1) .....	591,652 29
6. (f) Reserve fund in respect of (1) .....	1,000,000 00
	\$2,621,652 29

## Liabilities to the Public.

37. Owing to banks (including interest due or accrued) .....	677,560 91
40. Other liabilities to the public:	
41. (a) Charges accrued to date .....	1,662 96
Total actual liabilities .....	\$3,300,876 16

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed .....	\$2,419,133 37
52. (c) Trust funds invested, but not guaranteed:	
(i) Principal .....	88,034,168 36
55. (d) Trust funds uninvested .....	8,413,522 96
*56. (e) Judicial surety, indemnity and guarantee bonds ...	302,189 09
57. (f) Agency funds uninvested .....	2,742 43
Total contingent liabilities .....	99,171,756 21
Gross total liabilities, actual and contingent .....	\$102,472,632 37

\*The Company is also liable for the guarantee as to principal and interest of \$975,000.00, 5% first mortgage, guaranteed gold bonds of the Royal Trust Realty Company.

## BALANCE SHEET.—Continued.

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) .....		\$4,810 56
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## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$569,664 80	
11. (c) Interest due and accrued on item (9) and not included therein .....	8,889 37	
		578,554 17

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds and debentures .....	\$79,875 30	
15. (c) Public School debentures .....	3,000 00	
17. (c) Dominion Government stock or bonds .....	160,343 82	
18. (f) Stocks or bonds of any of the Provinces of Canada..	25,000 00	
19. (g) Stocks or bonds of other Governments .....	86,592 22	
22. (j) Railway and other industrial securities .....	966,758 93	
23. (k) Deposits with Provincial Governments .....	420,000 00	
24. (l) Debts secured by bonds, stocks, etc. ....	818,549 74	
26. (n) Interest due or accrued on items 14 to 24 and not included therein .....	18,803 54	
		2,578,923 55

## D.—Unsecured Debts.

27. (a) Balances on sundry accounts, including commissions, fees, etc., due		125,136 46
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## E.—Cash.

31. (a) On hand .....		405 82
37. Office furniture .....		12,995 60

Total assets owned beneficially by the Corporation .....		\$3,300,876 16
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## II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable

## A.—As Guarantors.

(a) Mortgage securities:		
43. (i) Principal .....	\$467,716 44	
(b) On other securities:		
45. (i) Principal .....	61,500 00	
46. (ii) Loans secured by bonds, stocks, etc. ....	1,889,916 93	
		\$2,419,133 37

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal .....	\$17,756,520 60	
(b) On other securities:		
49. (i) Principal .....	70,277,647 76	
52. (d) Uninvested trust funds .....	8,413,522 96	
53. (e) Uninvested agency funds .....	2,742 43	
54. (f) Securities held against judicial surety, indemnity, and other bonds .....	302,189 09	
		96,752,622 84

Total assets of II. ....		\$99,171,756 21
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Gross total of assets I. and II. ....		\$102,472,632 37
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## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

		(Col. 1.)	(Total Col. 4.)
1.	Cash:		
2.	(i) On hand .....		\$370 00
	I.—Received by the Corporation for its Own Use.		
	C.—Receipts on account of Investments, Loans or Debts.		
	(a) On mortgages of realty:		
10.	(i) Principal .....		139,751 99
11.	(ii) Interest .....	\$30,290 30	
	(b) On other securities:		
12.	(i) Principal .....		300,401 60
13.	(ii) Interest or dividends .....	57,833 44	
	C.—Secured Debts.		
14.	(i) Principal .....		1,947,165 36
15.	(ii) Interest .....	46,904 23	
	E.—Miscellaneous.		
18.	(a) Commission, brokerage (or remuneration as Corporate Agent, etc.) .....	447,688 23	
			582,716 20
	F.—Borrowed Money.		
25.	(a) Bank or other advances, discounts or overdrafts .....		677,560 91
	Total .....		\$3,647,966 06
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balance from 31st December, 1914.		
	(b) Cash:		
33.	(ii) In bank .....	\$7,224,177 37	
	B.—Received on account of Investments, Loans or Debts.		
34.	(a) On mortgages: principal, \$1,489,641.73; interest, \$1,422,298.51 .....		2,911,940 24
35.	(b) On other securities: Principal, \$3,724,603.28; interest, \$5,335,117.90 .....		9,059,721 18
36.	(c) On unsecured debts: principal, none; interest, none.		
	C.—Receipts from Real Estate.		
37.	(a) Sales not included in foregoing items) .....	165,945 48	
38.	(b) Rents .....	438,402 67	
	D.—Receipts from Other Sources.		
39.	(a) Estate and agencies (Capital and Revenue Account) realizations, receipts, etc. ....	18,226,747 65	
			38,026,934 59
	Total .....		\$41,674,900 65

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$106,757 62
(b) Loaned or invested in other securities .....		1,305,911 03

## B.—Expended on Stock Account.

8. Dividend paid on permanent stock .....	\$160,000 00	160,000 00
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## C.—Borrowed money (other than foregoing) or interest thereon, paid, viz.:

18. (a) Bank account (Principal and Interest) .....		1,708,042 80
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## D.—Management Expenses.

25. (a) Salaries, wages and fees .....	\$224,565 92	
28. (d) Stationery, postage, printing and advertising ....	20,150 17	
29. (e) Law costs .....	1,791 10	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	78,823 49	
31. (g) Travelling expenses .....	3,399 00	
32. (h) Registration fees .....	650 00	
33. (i) Other management expenditure .....	27,974 86	
		<u>357,354 54</u>

## E.—Other Expenditure, viz.:

24. (a) Office furniture .....		\$,494 25
35. (b) Contribution to Red Cross Society .....		1,000 00

## F.—Balance.

37. (a) Cash on hand .....		405 82
Total . . . . .		<u>\$3,647,966 06</u>

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$512,654 89	
(b) Loaned or invested on or in other securities .....	3,971,106 06	
47. (a) Real estate purchased .....	143,468 87	

## (b) Incumbrances on realty paid off, viz.:

48. (i) Principal .....	141,789 98	
49. (ii) Interest .....	28,632 13	

## B.—Other Expenditures.

53. (d) Estate and agencies, payments on account of capital and revenue .....	24,810,294 89	
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## C.—Balances.

54. (b) Cash in banks .....	\$,418,987 77	
Total . . . . .		<u>\$41,674,900 65</u>



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none. No debentures issued.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$266,587.34.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock. No deposits taken, no debentures issued.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) About 5½%; (b) about 5%.
  - (ii) Not owned beneficially: (a) About 6½%; (b) about 5%.
6. Of the mortgages owned beneficially by the Corporation, \$20,097.50 is on realty situate in Ontario, and \$549,567.30 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,502,440.65 is on realty situate in Ontario, and \$16,721,796.39 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$4,810.56.
  - (ii) Not so owned, \$59,414.88.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No. 68; amount, \$251,239.75.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,330,811.00.
  - (ii) Not so owned, \$45,742,217.08.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All the officers of the company for a total of \$216,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 30th September, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: James Hutchison, C.A., Montreal.  
For 1916: James Hutchison, C.A., Montreal.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3% and bonus of 4%; 31st December, 3%.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in November.  
Date of last Annual Meeting? 9th November, 1915.
17. Special General Meetings held in 1915: Dates, none.



## MERCANTILE TRUST COMPANY OF CANADA, LIMITED.

Head Office, Hamilton, Ont.

## CONSTATING INSTRUMENTS.

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

" (3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

## ANNUAL STATEMENT

Of the condition and affairs of the Mercantile Trust Company at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Bank of Hamilton Building, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of fifteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Cyrus A. Birge, President, Hamilton, Ont.;	February 2nd, 1915; February, 1916.
Henry L. Roberts, Vice-President, Grimsby, Ont.;	" "
George Rutherford, Vice-President, Hamilton, Ont.;	" "
C. C. Dalton, Director, Toronto, Ont.;	" "
Sir John S. Hendrie, K.C.M.G., Director, Toronto, Ont.;	" "
J. J. Green, Director, Hamilton, Ont.;	" "
T. C. Haslett, K.C., Director, Hamilton, Ont.;	" "
A. E. Dymont, Director, Toronto, Ont.;	" "
Stanley Mills, Director, Hamilton, Ont.;	" "
W. H. Merritt, M.D., Director, St. Catharines, Ont.;	" "
James Turnbull, Director, Hamilton, Ont.;	" "
J. F. Kavanagh, Director, Hamilton, Ont.;	" "
Col. S. C. Mewburn, K.C., Director, Hamilton, Ont.;	" "
W. A. Wood, Director, Hamilton, Ont.;	" "
Lt.-Col. John I. McLaren, Director, Hamilton, Ont.;	" "
S. C. Macdonald, Manager, Hamilton, Ont.;	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$466,800.00.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
2. Fully called. ....	4,668	\$ 100	\$ 466,800	\$ 466,800	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, fully called; total called, \$466,800; total paid thereon .....	\$466,800 00	
4. (d) Dividends declared in respect of (2), but not yet paid .....	13,917 23	
5. (e) Unappropriated profits in respect of (2) .....	9,103 46	
6. (f) Reserve fund .....	70,230 00	
7. (g) Contingent fund .....	25,000 00	
		<u>\$585,050 69</u>

## Liabilities to the Public.

37. Owing to banks (including interest due or accrued).....	54,899 45	
Total actual liabilities .....		<u>\$639,950 14</u>

## Contingent Liabilities.

## 49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal guaranteed .....	} \$412,649 06	
51. (b) Interest guaranteed .....		
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal .....	} 3,158,056 96	
54. (ii) Interest .....		
55. (d) Trust funds uninvested bearing bank interest and not guaranteed .....	136,802 68	
Total contingent liabilities .....		<u>3,707,508 70</u>
Gross total liabilities, actual and contingent .....		<u>\$4,347,458 84</u>

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Hamilton, held in freehold .....	\$32,500 00	
5. (b) Freehold land (including buildings) other than foregoing .....	54,126 99	
		<u>\$86,626 99</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$430,677 59	
11. (c) Interest due and accrued on item (9) .....	29,994 30	
		<u>460,671 89</u>

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks, bonds and debentures.....	\$52,262 05	
23. (k) Debts secured by collateral security .....	27,834 15	
26. (n) Interest due or accrued on items 22 and 23 and not included therein .....	5,253 21	
		<u>85,349 41</u>

## BALANCE SHEET.—Continued.

Cr.	Assets.		
E.—Cash.			
31. (a) On hand .....		\$200 00	
			\$200 00
F.—Assets not hereinbefore mentioned.			
37. (a) Office furniture and safe deposit boxes .....		\$3,000 00	
38. (b) Sundry assets .....		4,101 85	
			7,101 85
	Total assets owned beneficially by Corporation .....		\$639,950 14
II.—Assets not owned beneficially by Corporation, but for which the Corporation is accountable.			
A.—As Guarantors.			
(a) Mortgage securities:			
43. (i) Principal .....		\$371,080 28	
44. (ii) Interest due or accrued .....		24,566 69	
(b) Other securities:			
45. (I) Principal cash on hand uninvested .....		17,002 09	
			\$412,649 06
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(a) Mortgage securities:			
47. (i) Principal .....		\$664,015 07	
48. (ii) Interest .....		1,259 85	
(b) Other securities:			
49. (I) Principal .....		1,452,037 92	
50. (ii) Interest .....		3,354 56	
Real estate .....		897,697 78	
51. (c) Unsecured debts .....		42,103 60	
52. (d) Uninvested trust funds .....		136,802 68	
Sundry assets .....		97,588 18	
			3,294,859 64
	Total of assets II. ....		\$3,707,508 70
	Gross total assets I. and II. ....		\$4,347,458 84

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

	Col. 1.	Col. 3.	Total Col. 4.
1. Cash:			
2. (i) On hand .....		\$200 00	

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

## B.—Sums received wholly or partly on Capital Stock.

	Col. 1.	Col. 3.	Total Col. 4.
4. (a) Calls on joint stock permanent capital .....		\$5,800 00	
5. (b) Premiums on (4) .....	\$165 00		

## C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal .....		112,955 46	
11. (ii) Interest .....	32,113 27		
(b) On other securities:			
12. (i) Principal .....		65,836 01	
13. (i) Interest or dividends .....	2,943 97		

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales and receipts from fire insurance policies .....		5,094 47	
17. (b) Rents .....	849 16		

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as Corporate Agent, etc.).....	25,668 92		
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## F.—Borrowed Money.

25. (a) Bank or other advances .....		54,899 45	
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## G.—Receipts from other sources.

30. (a) Safe deposit vault, rents .....	1,400 12		
(b) Sundry receipts .....		97 16	

Totals .....	\$63,140 44	\$244,882 55	\$308,022 99
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## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1914.

(b) Cash (not included in 31):			
33. (ii) In bank .....			\$119,760 91

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$182,507.18; interest, \$55,100.29.....			237,607 47
35. (b) On other securities: Principal, \$396,770.09; interest, \$63,318.92..			460,089 01

## C.—Receipts from Real Estate.

37. (a) Sales .....			13,856 26
38. (b) Rents .....			28,817 09

## D.—Receipts from other sources.

39. (a) On guaranteed investments account .....			109,057 10
40. (b) Sundry realizations .....			517,709 97

Total .....			\$1,486,897 81
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	Col. 1.	Col. 3.	Total Col. 4.
1. (a) Loaned on mortgages of realty .....	.....	\$94,723 67	
(b) Loaned on or invested in other securities:			
2. (1) Stocks, bonds and debentures....	.....	50,855 13	
3. (II) Collateral loans .....	.....	2,368 58	
6. (c) Real estate purchased .....	.....	41,742 52	
7. (d) Incumbrances on realty paid off.....	\$200 00	8,000 00	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock.....	27,660 30		
C.—Borrowed Money (other than foregoiing) or Interest thereon paid, viz.:			
18. (a) Bank account (principal and Interest)	5,045 89	55,473 07	
D.—Management Expenses (other than fore-going).			
25. (a) Salaries, wages and fees .....	11,350 29		
26. (b) Commission or brokerage .....	710 00		
28. (d) Stationery, postage, printing and advertising .....	1,610 91		
29. (e) Law costs .....	441 04		
30. (f) Fuel, rent, taxes (other than In 7 and 32) and rates .....	5,376 87		
31. (g) Travelling expenses .....	194 15		
32. (h) Registration fees .....	210 00		
33. (i) Other management expenditure .....	1,610 76		
E.—Other Expenditure, viz.:			
34. (a) Office furniture and safe deposit boxes.	.....	143 69	
35. (b) Sundry disbursements .....	.....	106 12	
F.—Balance.			
37. (a) Cash on hand .....	.....	200 00	
Totals . . . . .	\$54,410 21	\$253,612 78	\$308,022 99
II.—Expended on Trust or Agency Account.			
Loaned or Invested on Capital Account.			
42. (a) Loaned on mortgages of realty .....			\$250,293 53
(b) Loaned or invested on or in other securities .....			148,663 36
B.—Other Expenditures.			
53. (d) On guaranteed investment account .....			139,675 44
(e) Sundry disbursements to beneficiaries, etc.....			794,460 71
C.—Balances.			
54. (b) In banks .....			153,804 77
Total . . . . .			\$1,486,897 81

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Guaranteed investments, \$48,450.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$342.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 5.19%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 7.75%; (b) 6%.
    - (ii) Not owned beneficially: (a) 7%; (b) 3½%.
6. Of the mortgages owned beneficially by the Corporation, \$142,078.33 is on realty situate in Ontario, and \$335,386.13 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$581,081.94 is on realty situate in Ontario, and \$246,388.87 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$10,060.00.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 5; Amount, \$5,071.08.
  - (ii) Not so owned: No., 2; Amount, \$6,401.14.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,507.640.
  - (ii) Not so owned, \$2,496,250
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Four members of staff, aggregating \$11,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Employers' Liability Company.
13. Date when the accounts of the Corporation were last audited. February 1st, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: C. S. Scott, F.C.A., G. E. F. Smith, F.C.A., Hamilton.  
For 1916: C. S. Scott, C.A., G. E. F. Smith, C.A., Hamilton.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively: July 3rd and January 2nd, at 6% per annum.
16. What is the date appointed for the Annual Meeting? None appointed. Date of last Annual Meeting? February 2nd, 1915.
17. Special General Meetings held in 1915: None.



## THE TRUSTS AND GUARANTEE COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O., 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

## ANNUAL STATEMENT

Of the conditions and affairs of the Trusts and Guarantee Company, Limited, of Toronto, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 45 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

James J. Warren, President, Toronto;	January 29th, 1915; January 28th, 1916.
D. W. Karn, Vice-President, Woodstock;	" "
C. E. Ritchie, Vice-President, Akron, Ohio;	" "
N. W. Rowell, K.C., Director, Toronto;	" "
A. F. MacLaren, Director, Toronto;	" "
W. Thoburn, M.P., Director, Almonte;	" "
J. H. Adams, Director, Toronto, Ont.;	" "
G. P. Scholfield, Director, Toronto, Ont.;	" "
Matthew Wilson, K. C., Director, Chatham;	" "
Lloyd Harris, Director, Brantford;	" "
A. C. Flumerfelt, Director, Victoria, B.C.;	" "
W. D. Bell, Director, Chesley;	" "
Joseph Ruddy, Director, Brantford, Ont.;	" "
Edward Bentley Stockdale, Manager, Toronto;	" "
C. S. Hamilton, Secretary, Toronto, Ont.	" "

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$2,000,000; as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
Fully called .....	1,129 $\frac{1}{2}$	100	112,950	112,950 00	.....
20 per cent. called .....	18,870 $\frac{3}{4}$	100	1,887,050	376,060 00	1,350 00
Paid in advance of calls .....				880,303 53	.....
Totals.....	20,000		2,000,000	1,369,313 53	1,350 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$112,950.00; total paid thereon .....	\$112,950 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total, \$1,887,050.00; total paid thereon .....	376,060 00	
3. (cc) Joint stock capital paid in advance of calls .....	880,303 53	
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid .....	41,022 10	
(e) Unappropriated profits in respect of (1), (2) and (3) .....	393,641 88	
		<u>\$1,803,977 51</u>

Liabilities to the Public.

42. (a) Open accounts .....	1,612 90	
Total actual Liabilities .....		<u>\$1,805,590 41</u>

II.—Contingent Liabilities.

48. Moneys for which the Corporation is contingently liable, viz.:

49. (a) Principal guaranteed together with trust deposits ..	\$4,254,891 21	
50. (b) Interest guaranteed .....	11,916 20	
51. (c) Trust funds invested but not guaranteed .....	7,256,948 57	
54. (d) Trust funds uninvested bearing interest and not guaranteed ..	196,540 94	
Total contingent liabilities .....		<u>\$11,720,296 92</u>
Grand total liabilities, actual and contingent .....		<u>\$13,525,887 33</u>

Cr. Assets.

I.—Assets of which the Corporation is Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises as follows:		
2. (i) At Toronto, Calgary and Brantford, held in freehold and leasehold, including Safe Deposit Vaults ..	\$431,598 55	
5. (b) Freehold land (including buildings) other than foregoing ..	130,869 10	
		<u>\$562,467 65</u>

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land ..		773,590 66
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C.—Debts not above enumerated, for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks, bonds and miscellaneous securities, with interest accrued .....		337,849 24
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## BALANCE SHEET.—Continued.

## D.—Unsecured Debts.

27. (a) Open accounts .....	\$45,854 17
-----------------------------	-------------

## E.—Cash.

32. (b) In banks .....	85,828 69
Total assets owned beneficially by Corporation .....	<u>\$1,805,590 41</u>

## II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal . . . . .	\$2,970,887 13
44. Interest due and accrued .....	164,309 62

## (b) On other securities:

45. (i) Principal . . . . .	1,052,504 08
46. (ii) Interest due and accrued .....	11,167 57
(iii) Cash on hand and in banks .....	67,939 01
	<u>4,266,807 41</u>

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal . . . . .	1,453,131 36
-----------------------------	--------------

## (b) Other securities:

49. (i) Principal, including unrealized original assets	5,803,817 21
52. (d) Uninvested trust funds .....	196,540 94

Total assets of II. ....	<u>7,453,489 51</u>
Gross total of assets I. and II. ....	<u>\$13,525,887 33</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## 1.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1914.

## 1. Cash:

3. (li) In bank .....	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
		\$93,470 43	

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	
(a.a.) joint stock capital received in	
advance of calls .....	7,698 01

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Received on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
		(Col. 1.)	(Col. 3.) (Total Col. 4.)
11.	(ii) Interest, including profit on guaranteed account .....	\$86,778 79	
(b) On other securities:			
12.	(i) Principal .....		\$225,049 51
13.	(ii) Interest or dividends .....	64,609 81	
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16.	(a) Sales (not included in any of the foregoing items) .....		1,325 55
E.—Miscellaneous.			
18.	(a) Commission, brokerage (or remuneration as Corporate agent, trustee, etc.) .....	61,289 84	
G.—Receipts from Other Sources.			
30.	(a) Open accounts .....		16,656 79
	Totals .....	\$212,678 44	\$344,200 29 \$556,878 73
II.—Received as Corporate Trustee, Representative Guardian or Agent in Trust.			
A.—Balances from 31st December, 1914.			
33.	(ii) Cash in bank .....		\$277,343 12
B.—Receipts on account of Investments, etc.			
34.	(a) Mortgages: Principal, interest .....		503,026 32
35.	(b) On other securities: Principal, interest .....		362,486 75
D.—Received from other sources.			
39.	(c) Estates, trusts and agencies: Capital and revenue realization, receipts, etc. ....	20,308,774 65	
	Total .....		\$21,451,630 84

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$2,722 36	
(b) Loaned or invested on other securities:			
2. (i) Stocks and other securities .....	.....	195,589 44	

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock and interest paid on joint stock capital received in advance of calls .....	\$81,732 20		
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## D.—Management Expenses.

25. (a) Salaries, wages and fees .....	79,538 68		
28. (d) Stationery, postage, printing and advertising .....	9,913 07		
29. (e) Law costs .....	337 27		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	9,049 76		
31. (g) Travelling expenses .....	1,085 50		
32. (h) Registration fees .....	3,727 69		
33. (i) Other management expenditure, including war tax .....	6,765 26		

## E.—Other Expenditure, viz.:

34. (a) Open accounts .....	7,591 46		
35. (b) Office premises, etc. ....	72,997 35		

## F.—Balance.

37. (a) Cash on hand and in bank.     \$85,828 69			
Totals . . . . .	\$85,828 69	\$192,149 43	\$278,900 61
			\$556,878 73

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account

42. (a) Loaned on mortgages of realty .....	\$683,822 69		
(b) In other securities, viz.:			
44. (ii) Call loans, stocks, bonds and other securities	414,665 50		

## B.—Other Expenditures.

53. (d) Estates, trusts and agencies; payments on account of capital, revenue, etc. ....	20,088,662 70		
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## C.—Balance.

54. (b) Cash on hand and in banks .....	264,479 95		
Totals . . . . .			\$21,451,630 84

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Guaranteed funds, \$76,979.15.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916 : None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits (Trusts); for short term, 4%; for long term, 5½%.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
  - (ii) Not owned beneficially: (a) 7.25%; (b) 6.20%.
6. Of the mortgages owned beneficially by the Corporation, \$32,214.75 is on realty situate in Ontario, and \$741,375.91 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,049,138.36 is on realty situate in Ontario, and \$2,381,390.42 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, \$43,038.87, transferred to real estate.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No. 16; amount, \$43,406.35.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$1,500,000.00.
  - (ii) Not so owned, \$8,500,000.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All the staff for \$47,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Harry Vigeon, Bryan Pontifax.  
For 1916: Same.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 1915, 6%.
16. What is the date appointed for the Annual Meeting? Last Friday in January.  
Date of last Annual Meeting? January 28th, 1916.
17. Special General Meetings held in 1915: Dates, none.

## THE IMPERIAL TRUSTS COMPANY OF CANADA.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D.), which in 1890 was amended by 53 Vic. c. 101 (D.).

## ANNUAL STATEMENT

Of the conditions and affairs of the Imperial Trusts Company of Canada, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

James H. Mitchell, President, Toronto;	16th February, 1915; 25th February, 1916.
A. J. Jackson, Vice-President, Toronto;	“ “
J. W. Seymour Corley, K.C., Director, Toronto;	“ “
W. A. Mitchell, Director, Toronto;	“ “
A. C. McMaster, Director, Toronto;	“ “
E. J. B. Duncan, Director, Toronto;	“ “
W. H. Jackson, Manager, Toronto;	1st January, 1913.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$400,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date, 1st October, 1913. Rate per cent., 25 per cent.; gross amount, \$100,000. Amount paid thereon, \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
2. 50 per cent. called .....	4,000	\$ 100	\$ 400,000	\$ 200,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## 1.—Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called:		
Total called, \$200,000; total paid thereon . . . .	\$200,000 00	
4. (d) Dividends declared in respect of (2) . . . . .	3,000 00	
5. (e) Unappropriated profits in respect of (2) . . . . .	16,901 84	
7. (g) Contingent fund in respect of (2) . . . . .	50,000 00	
		\$269,901 84

## Liabilities to the Public.

41. Other liabilities to the public, viz.:		
42. (a) Advances obtained in real estate, including interest to 31st December, 1915 . . . . .	\$40,800 00	
43. (c) Sundry accounts payable, including rents paid in advance . . . . .	348 10	
		41,148 10
Total actual liabilities . . . . .		\$311,049 94

## II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable:		
49. (a) Trust funds received for investment, including trust deposits and interest to 31st December, 1915 . .	\$431,315 04	
56. (e) Advances obtained on stocks for investment . . . . .	110,000 00	
Unclaimed balances . . . . .	647 05	
		541,962 09
Estimated value of estates, assets, mortgages and other securities held in trust, etc., in hands of Company, and not invested by Company . . . . .		3,356,750 24
Gross total liabilities, actual and contingent . . . . .		\$4,209,762 27

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:		
3. (ii) At Toronto, held in leasehold . . . . .	\$94,525 14	
5. (b) Freehold land (including buildings) other than foregoing . . . . .	139,911 00	
		\$234,436 14

## D.—Unsecured Debts.

27. (a) Sundry accounts payable . . . . .	\$1,454 40
28. (b) Rents accrued and due . . . . .	270 83

## E.—Cash.

31. (a) On hand . . . . .	1,481 83
32. (b) In bank . . . . .	11,048 24



## BALANCE SHEET.—Continued.

## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture .....	1,620 00		
39. (c) Port Hood Coal Company bonds .....	1 00		
40. (d) Port Hood Coal Company stock .....	1 00		
41. (e) 7,362 shares permanent preference stock of the Colonial Investment and Loan Co. ....	60,736 50		
			\$76,613 80
Total assets owned beneficially by Corporation .....			\$311,049 94

## II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.

## A.—As Guarantor.

(a) Mortgage securities:			
43. (i) Principal ..		\$10,596 43	
(ii) Interest ..		114 40	
(b) Other securities:			
45. Call and time loans: Principal, \$6,110.28; interest accrued, \$146.96 .....		6,257 24	
(i) Bonds and stocks of other Corporations ....		477,727 00	
46. (ii) Interest accrued .....		4,079 53	

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

51. (c) Unsecured debts, accounts receivable .....	1,041 22		
52. (d) Uninvested trust funds: Cash in hand and in banks	42,146 22		
			541,962 09
Estimated value of mortgages and other securities held in trust, etc., in hands of the Company as executors, agents, trustees, etc., not invested by Company .....			3,356,750 24
Gross total assets I. and II. ....			\$4,209,762 27

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

(Col. 1.) (Col. 2.) (Total Col. 4.)

## A.—Balances form 31st December, 1914.

(i) On hand .....	\$201 80		
(ii) In bank .....	5,850 73		\$6,052 53

## C.—Receipts on account of Investments, Loans, or Debts.

(a) On mortgages of realty:			
10. (i) Principal ..	9,000 00		
11. (ii) Interest ..	1,483 75		10,483 75
(b) On other securities:			
12. (i) Principal ..	11,152 50		
13. (c) (ii) Interest ..	4,621 50		15,774 00

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

D.—Receipts of Real Estate Owned Beneficially  
by Corporation.

17. (b) Rents . . . . .	8,828 28	8,828 28
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## E.—Miscellaneous.

18. Commission, brokerage (or remuneration as Corporation Agent, Trustee, etc.), including surplus interest and divi- dends on investments of trust funds . . . . .		25,627 04
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## G.—Receipts from other sources.

30. (a) Deposit on sales of real estate by Com- pany as agent . . . . .	610 00	
(b) Rents for Safety Deposit Boxes . . . . .	60 00	
(c) Refund, law costs . . . . .	22 68	
Refund stationery, electric light, etc. . .	100 71	
Adjustment of fire loss . . . . .	1,075 00	1,868 39
Totals . . . . .		\$68,633 99

II.—Received as Corporate Trustee, Representa-  
tive, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1914.

33. (i) On hand . . . . .		\$15,121 47
(ii) In bank . . . . .		21,830 18

B.—Received on Account of Investments, Loans  
or Debts.

34. (a) On mortgages: Principal . . . . .	\$7,523 72	
Interest . . . . .	743 88	8,267 60
35. (b) On other securities: Princi- pal . . . . .	\$112,480 45	
Interest . . . . .	7,296 85	
36. (c) On unsecured debts, interest . . . . .	37,967 65	157,744 95

## D.—Receipts from other sources, viz.:

39. (a) Trust deposits . . . . .		1,337,661 72
40. (b) Funds borrowed for investment purposes . . . . .		30,000 00
Sundry receipts, realizations, including guaranteed funds not otherwise itemized . . . . .		39,678 98
Total . . . . .		\$1,610,304 90

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.		(Col. 1.)	(Col. 4.)
Loaned or invested on other securities, viz.:			
2.	(i) Stock . . . . .		\$14,025 00
7.	(d) Incumbrances on realty paid off . . . . .		3,812 87
	(e) Insurance and charges, or taxes advanced on property mortgaged to the Corporation . . . . .		626 86
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock . . . . .		6,000 00
D.—Management Expenses (other than foregoing).			
25.	(a) Salaries, wages and fees . . . . .	\$15,567 06	
26.	(b) Commission or brokerage . . . . .	571 92	
28.	(d) Stationery, postage, printing and advertising . . . . .	1,782 92	
29.	(e) Law costs . . . . .	41 55	
30.	(f) Fuel, rent, taxes (other than 7 and 32), and rates. . . . .	5,806 43	
32.	(h) Registration fees, Government tax and war tax . . . . .	1,682 69	
33.	(i) Other management expenditure, insurance, etc. . . . .	990 24	
			26,442 81
E.—Other Expenditures, viz.:			
34.	(a) Sundry repairs and improvements to real estate . . . . .	\$560 05	
36.	(c) Interest on advances secured on real estate, etc. . . . .	2,150 23	
	Ground rent office premises . . . . .	2,088 60	
	Refund of Deposits received by Company on sales of real estate . . . . .	397 50	
			5,196 38
F.—Balances.			
37.	(a) Cash on hand and in bank . . . . .		12,530 07
	Totals . . . . .		\$68,633 99

## II.—Expended on Trust Agency Account.

A.—Sums Loaned or Invested on Capital Account.			
42.	(a) Loaned on mortgages of realty . . . . .		\$6,367 95
	(b) Loaned or invested on or in other securities, viz.:		
44.	(ii) Stock . . . . .		26,777 54
B.—Other Expenditures.			
52.	(c) Debts or obligations wholly or partly paid:		
	Principal . . . . .	\$40,000 00	
	Interest . . . . .	10,491 34	50,491 34
53.	(d) Trust deposits repaid . . . . .		1,365,686 56
	Sundry payments and disbursements, including guaranteed funds not otherwise itemized . . . . .		118,835 29
C.—Balances.			
54.	(b) Cash on hand and in banks . . . . .		42,146 22
	Total . . . . .		\$1,610,304 90

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Not including deposits, \$3,348.10.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$7,252.82.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits,  $4\frac{1}{8}\%$ ; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) Including deed with right of redemption,  $8\frac{1}{2}\%$ ; (b)  $6\frac{1}{2}\%$ .
  - (ii) Not owned beneficially: (a)  $7\frac{1}{2}\%$ ; (b)  $7\%$ .
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$10,596.43 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, none.
  - (ii) Not so owned, \$79,800.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$15,000; Accountant, \$10,000; four Clerks at \$5,000 each; Caretaker, \$1,000.
 

(b) Are the said bonds executed by private sureties or by Guaranty Companies? Guaranty Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: Stiff Bros. and Sime & Riddell, Stead, Graham & Hutchison.  
For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 1st January, 1915, 75c. per share; 1st July, 1915, 75c. per share.
16. What is the date appointed for the Annual Meeting? 25th February, 1916. Date of last Annual Meeting? 16th February, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE GUARDIAN TRUST COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, dated the 8th day of April, 1910, issued under The Ontario Companies Act. Registered on the Trust Company Register, 6th May, 1910.

## ANNUAL STATEMENT

Of the condition and affairs of The Guardian Trust Company, Limited, of Toronto, as at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of fifteen directors holding office for one year or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Cawthra Mulock, President, Toronto,	April 12th, 1915.
E. H. Laschinger, Vice-President, Toronto,	"
A. M. Stewart, Director, Toronto,	"
E. W. McNeill, Director, Toronto,	"
Hon. J. A. Lougheed, Director, Calgary,	"
Chas. W. MacLean, Director, Brockville,	"
S. J. Moore, Director, Toronto,	"
W. D. Ross, Director, Toronto,	"
Geo. P. Scholfield, Director, Toronto,	"
William Crocker, Director, Toronto.	"
Stephen Haas, Director, Toronto.	"
Harry A. Hunter, Director, Minneapolis.	"
W. S. Morden, K.C., Director, Toronto,	"
Gordon F. Perry, Director, Toronto,	"
Malcolm Stobie, Director, Toronto,	"
W. S. Morden, General Manager, Toronto, 1st December, 1911.	
E. W. McNeill, Secretary, Toronto, 1st May, 1910.	

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$850,100.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 1st March, 1912; rate per cent., 20%; gross amount, \$170,020.00; amount paid thereon, \$169,620.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls
			\$ c.	\$ c.	\$
2. 20 per cent. called .....	8,501	\$ 100	850,100 00	169,620 00	400
Paid in advance of calls.....				79,420 00	
Totals.....	8,501		850,100 00	249,040 00	400

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$170,020; total paid thereon .....	\$169,620 00	
3. (c) Joint stock capital paid in advance of calls .....	79,420 00	
4. (d) Dividends declared in respect of (2), not yet paid..	6,226 00	
5. (e) Unappropriated profits in respect of (2) .....	24,550 80	
		\$279,816 80

## Liabilities to the Public.

41. Other liabilities to public, viz.:		
42. (a) Accounts payable .....		14,895 00
Total actual liabilities .....		\$294,711 80

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed .....		\$15,750 00
52. (c) Trust funds invested, but not guaranteed:		
53. (i) Principal .....	\$2,132,330 15	
54. (ii) Interest due and accrued .....	16,863 89	
55. (d) Trust funds uninvested bearing bank interest and not guaranteed .....	24,567 17	
		2,173,761 21
Total contingent liabilities .....		\$2,189,511 21

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts Secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$41,333 79	
11. (c) Interest due and accrued on item 9 and not included therein .....	3,875 93	
		\$45,209 72

## C.—Debts not above enumerated for which the Corporation holds Securities as follows:

22. (j) Debts secured by call loans on stocks, bonds, etc...	\$168,700 32	
26. (n) Interest due or accrued (22) .....	1,170 09	
		169,870 41

## D.—Unsecured Debts.

27. (a) Balance on sundry accounts, including commission, fees, etc., due.	26,459 47	
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## E.—Cash.

32. (b) On hand and in banks .....	17,462 75	
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## BALANCE SHEET.—Continued.

## F.—Assets not hereinbefore mentioned.

37. (a) Stocks and bonds .....	\$32,683 75	
38. (b) Dividends and interest accrued .....	525 70	
39. (c) Office furniture .....	1,500 00	
40. (d) Registration fees, etc. ....	1,000 00	
		\$35,709 45
Total assets owned beneficially .....		\$294,711 80

## II.—Assets not owned beneficially by the Corporation, but for which the Corporation is accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal . . . . .		\$15,750 00
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## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal . . . . .	\$737,455 53	
48. (ii) Interest due and accrued .....	16,863 89	
(b) Other securities:		
49. (i) Principal . . . . .	1,394,741 96	
51. (c) Unsecured debts .....	132 66	
52. (d) Uninvested trust funds .....	24,567 17	
		2,173,761 21
Total assets .....		\$2,189,511 21

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

Balances from 31st December, 1914.

	Col. 1.	Col. 3.	Col. 4.
1. Cash:			
3. (ii) In bank .....		\$9,300 18	\$9,300 18

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital..		1,000 00	1,000 00
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on Account of Investments, Loans  
or Debts.

	Col. 1.	Col. 3.	Col. 4.
(a) On mortgages of realty:			
10. (i) Principal . . . . .		\$10,611 23	
11. (ii) Interest . . . . .	\$3,144 93		\$13,756 16
(b) On other securities:			
12. (i) Principal . . . . .		151,213 70	
13. (ii) Interest or dividends . . . . .	11,877 13		163,090 83

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) . . . . .	6,332 62		6,332 62
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## G.—Receipts from other sources.

30. (a) Bank interest . . . . .	243 99		
(b) Sundries, etc. . . . .		40,070 29	40,314 28
Total . . . . .			\$233,794 07

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1914.

31. (a) Capital account . . . . .			\$50,328 77
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## B.—Receipts on account of Investments, etc.

34. (a) Mortgages: Principal, \$87,291.48; interest, \$46,401.38 . . . . .			133,692 86
35. (b) On other securities: Principal, \$54,448.80; interest, \$29,031.86 . . . . .			83,480 66

## C.—Receipts from Real Estate.

38. (b) Rents and interest on agreements . . . . .			59,847 46
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## D.—Received from Other Sources.

39. (a) Borrowers' charges . . . . .	\$135 20		
40. (b) Sundries . . . . .	42,953 11		
41. (c) Capital . . . . .	161,971 97		
Total . . . . .			\$205,060 28
Total . . . . .			\$532,410 03

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgage of realty (including item 7 (c) if no separate account therefor) .....		\$8,743 79	
(b) Loaned on or invested in other securities, viz.:—			
3. (ii) Call loans .....		145,126 01	\$153,869 80
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	\$12,427 00		12,427 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:—			
18. (a) Bank account .....	\$17 85		
24. (g) Guarantees paid: Interest .....	730 00		
			747 85
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees .....	\$9,365 88		
26. (b) Commission or brokerage .....	325 00		
28. (d) Stationery, postage, printing, and advertising .....	761 93		
29. (e) Law costs .....	53 00		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	3,881 50		
31. (g) Travelling expenses .....	40 50		
32. (h) Registration fees .....	152 00		
33. (i) Other management expenditure .....	585 77		
			15,165 58
E.—Other Expenditure, viz.:			
34. (a) Advances to trusts and sundry accounts.....		\$33,821 59	
35. (b) Office furniture .....		299 50	
			34,121 09
F.—Balance.			
37. (a) Cash on hand and in banks .....			17,462 75
Totals .....			\$233,794 07

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....		\$29,900 00	
(b) Loaned or invested on or in other securities, viz.:			
43. (i) Bonds and debentures .....			71,913 30
Incumbrances on Realty Paid Off, viz.:			
48. (i) Principal .....			12,381 56
49. (ii) Interest .....			17,057 84

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Other Expenditure.	
50. (a) Commission or remuneration paid for management of estate, trust or agency (including Item 26) .....	\$3,194 76
51. (b) Rents, taxes and rates .....	7,523 21
53. (d) Sundries .....	309,012 66
C.—Balance.	
54. (a) Cash on hand and in various banks .....	81,426 70
Total .....	\$532,410 03

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.5%; (b) 7%.
  - (ii) Not owned beneficially: (a) 5.85%; (b) 5%.
6. Of the mortgages owned beneficially by the Corporation, \$38,833.79 is on realty situate in Ontario, and \$2,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$737,455.53 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$115,000.
  - (ii) Not so owned, \$1,841,630.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General Manager, \$5,000; Secretary, \$3,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? February 21st, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: Edwards, Morgan & Co.; Oscar Hudson & Co.  
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 1915; 2½%.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? March 8th, 1915.
17. Special General Meetings held in 1915: None.

## THE FIDELITY TRUSTS COMPANY OF ONTARIO.

Head Office, London, Ontario.

Incorporated on the twenty-third of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations' Act, R.S.O. 1897, Chapter 205.

## ANNUAL STATEMENT

Of the condition and affairs of the Fidelity Trusts Company of Ontario, London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

T. H. Purdom, President, London, Ont.;	February 8th, 1916; February, 1917.
John Ferguson, Vice-President, London, Ont.;	" "
W. J. McMurtry, Director, London, Ont.;	" "
John Purdom, Director, London, Ont.;	" "
Samuel Wright, Director, London, Ont.;	" "
John Milne, Director, London, Ont.;	" "
Alex. Purdom, Director, London, Ont.;	" "
Nathaniel Mills, Managing-Director, London, Ont.;	" "
Wm. J. Harvey, Manager.	

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations Act.

Last call made: Date, 1st December, 1913; rate per cent., 10%; gross amount, \$8,500; amount paid thereon, \$8,500.00.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value of shares.	—		
1. Fully paid.....	1,050	\$ 100	\$ 105,000	\$ 105,000	.....
2. 10 per cent. called.....	1,950	100	195,000	19,500	.....
Totals. ....	3,000	.....	300,000	124,500	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$105,000; total paid thereon .....	\$105,000 00	
2. (b) Ordinary joint stock capital, 10 per cent. called; total called, \$19,500; total paid thereon .....	19,500 00	
4. (d) Dividends declared in respect of (1) and (2) but not yet paid .....	3,112 50	
5. (e) Unappropriated profits in respect of (1) and (2) ..	7,176 80	
		134,789 30
Total actual liabilities .....		\$134,789 30

## Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal guaranteed .....	\$127,570 00	
51. (b) Interest guaranteed .....	2,737 79	
52. (c) Trust funds invested but not guaranteed .....	228,518 13	
56. (e) Other contingent liabilities, unrealized assets of estates and agencies under administration .....	1,229,950 00	
Total contingent liabilities .....		1,588,775 92
Gross total liabilities, actual and contingent .....		\$1,723,565 22

Cr. Assets.

## I—Assets of which the Corporation is the Beneficial Owner.

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds and debentures ..	\$1,817 15
22. (j) Debts secured by stocks and bonds .....	113,050 40
26. (n) Interest due and accrued on item 22 and not included therein .....	3,149 20

## E.—Cash.

32. (b) In bank and loan company .....	16,422 55
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## F.—Assets not Hereinbefore Mentioned.

37. (a) Office and vault fittings .....	350 00
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Total assets owned beneficially by Corporation ..... \$134,789 30

## BALANCE SHEET.—Continued.

## II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

(a) Mortgage securities:		
43.	(i) Principal . . . . .	\$126,501 12
44.	(li) Interest due and accrued . . . . .	3,012 71
(b) Other securities:		
45.	(i) Uninvested trust funds . . . . .	793 96
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(a) Mortgage securities:		
47.	(i) Principal . . . . .	24,956 00
(b) Other securities:		
49.	(i) Principal . . . . .	180,211 87
51. (c)	Unsecured debts unrealized assets . . . . .	1,229 950 00
52. (d)	Uninvested trust funds, cash on hand . . . . .	23,350 26
Total of assets II. . . . .		<u>\$1,588,775 92</u>
Gross total assets of I. and II. . . . .		<u>\$1,723,565 22</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balances from 31st December, 1914.

1. Cash:		
3.	(li) In bank . . . . .	\$7,057 22

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of Realty:

11.	(ii) Interest . . . . .	7,251 46
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## E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agents, etc.) . . . . .	3,045 35
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Totals . . . . .	<u>\$17,354 03</u>
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## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1914.

33.	(il) In bank . . . . .	\$16,020 14
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

B.—Received on account of Investments, Loans or Debts.		
34. (a) On mortgages: Principal .....	\$36,244 42	
Interest .....	7,779 37	
		\$44,023 79
35. (b) On other securities: Principal .....	\$10,822 87	
Interest .....	841 49	
		11,664 36
C.—Receipts from Real Estate.		
37. (a) Sales .....		125,677 63
38. (b) Rents .....		6,448 06
D.—Receipts from other sources.		
39. (a) Estates and agencies, capital and revenue moneys received for investment, etc. ....	196,145 99	
40. (b) Guaranteed investment account .....	33,500 00	
Totals .....		\$433,479 97

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

1.—Expended on Corporation Account.			(Total Col. 4.)
A.—Sums Loaned or Invested on Capital Account.			
(b) Loaned or invested in other securities, viz.:			
2. (i) Debentures, Town of Lacomte, Sask. ....	\$1,817 15		
B.—Expended on Stock Account.			
3. Dividends paid on permanent stock .....	6,225 00		
D.—Management Expenses.			
25. (a) Salaries, wages and fees .....	1,325 00		
26. (b) Commission or brokerage .....	304 95		
28. (d) Stationery, postage, printing and advertising .....	182 77		
29. (e) Law costs .....	5 75		
30. (f) Fuel, taxes and rates .....	43 50		
31. (g) Travelling expenses .....	32 50		
32. (h) Registration fee and Government taxes, and war tax	586 36		
33. (i) Other management expenditure .....	81 00		
E.—Other Expenditure, viz.:			
34. (a) Guarantee insurance premiums .....	60 00		
35. (b) Filing annual statement .....	5 00		
F.—Balance.			
37. (b) Cash in bank and loan company .....	6,685 05		
Total .....			\$17,354 03



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$55,519 08
(b) Loaned on or in other securities:	
43. (i) Stocks and bonds .....	63,358 41
(b) Incumbrances on Realty Paid off, viz.:	
48. (i) Principal .....	70,863 43

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) ..	2,626 60
53. (d) On guaranteed investment account .....	6,429 63
Estates, trusts and agencies, payments on account capital and revenue .....	210,538 60

## C.—Balance.

54. (a) Cash in loan company .....	24,144 22
Totals .....	\$433,479 97

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
- Amount of other existing obligations which will mature in 1916: Guaranteed investment receipts, \$6,000.00.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$11,664.50.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - Owned beneficially by the Corporation: (a) None; (b) 5.53%.
  - Not owned beneficially: (a) 6.47%; (b) 5.80%.
- Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
- Of the mortgages owned beneficially by the Corporation, \$151,457.12 is on realty situate in Ontario, and none is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1915, viz.:
  - Funds or securities owned beneficially, none.
  - Not so owned, none.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - Owned beneficially, No., none; amount, none.
  - Not so owned, No., none; amount, none.
- Aggregate market value of land mortgaged to the Corporation:
  - Mortgages owned beneficially, none.
  - Not so owned, \$408,540.00.

11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$10,000; Accountant, \$5,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: John Lohead, E. D. Parke.  
For 1916: John Lohead, E. D. Parke.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st; July, 1st at rate of 5% per annum.
16. What is the date appointed for the Annual Meeting- February 8th, 1916. Date of last annual Meeting? February 9th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE PRUDENTIAL TRUST COMPANY, LIMITED.

Head Office, Montreal, Quebec.

## CONSTATING INSTRUMENTS.

The Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

“(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor-in-Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts.”

The Company has a deposit in the Province of Ontario amounting to \$200,000.

## ANNUAL STATEMENT

Of the condition and affairs of the Prudential Trust Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 9 St. John Street, in the City of Montreal, Quebec.

The chief agent and attorney for Ontario is Aemilius Jarvis, and his address is No. 103 Bay Street Toronto, Ontario.

The Board is constituted of sixteen Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Farquhar Robertson, Chairman of Board, Montreal;	10th Feb., 1915;	8th Feb., 1916.
B. Hal. Brown, President, Montreal;	“	“
W. G. Ross, Vice-President, Montreal;	“	“
Edmund Bristol, K.C., M.P., Director, Toronto;	“	“
C. A. Barnard, K.C., Director, Montreal;	“	“
R. C. Smith, K.C., Director, Montreal;	“	“
F. B. Pemberton, Director, Victoria;	“	“
Lt.-Col. W. Grant Morden, Director, London, England;	“	“
W. J. Morrice, Director, Montreal;	“	“
Sir Geo. Garneau, Director, Quebec;	“	“
Aemilius Jarvis, Director, Toronto;	“	“
Col. James Mason, Director, Toronto;	“	“
W. J. Green, Director, Toronto;	“	“
C. F. Smith, Director, Montreal;	“	“
Paul Galibert, Director, Montreal;	“	“
J. P. Steedman, Director, Hamilton;	“	“
B. Hal. Brown, General Manager, Montreal;	“	“
James Elmsley, Secretary, Montreal;		

A.—Permanent Capital Stock: Total amount authorized, \$1,500,000. Total amount subscribed, \$1,053,300, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
1. Fully called preferred stock.....	438	100	\$ 43,800	\$ 43,800 00	\$ .....
2. 60 per cent. called.....	9,912	100	991,200	562,949 90	428,250 10
4. Ordinary stock fully called.....	183	100	18,300	18,286 00	14 00
Totals.....	10,533	.....	1,053,300	625,035 90	428,264 10

## LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, on which has been called, \$18,300; total paid thereon .....	\$18,286 00	
2. (b) Preferred joint stock, on which has been called \$638,520; total paid thereon .....	606,749 90	\$625,035 90

## Liabilities to the Public.

49. Unclaimed dividends .....		757 44
41. Liabilities to the public, viz.:		
42. (a) Loans payable .....	\$200,000 00	
43. (b) Accounts payable .....	2,777 23	
44. (c) Contingent reserve account .....	44,248 87	
(d) Salaries, stationery and charges accrued to date ...	5,047 51	
(e) Mortgages on real estate and accrued interest .....	35,583 33	
		287,656 94
Total actual liabilities .....		\$913,450 28

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal, guaranteed .....	\$903,290 98	
51. (b) Special agency funds .....	529,064 66	
52. (c) Trust funds invested but not guaranteed .....	1,657,809 91	
55. (d) Trust an agency funds uninvested .....	62,811 71	
Total contingent liabilities .....		3,152,977 26
Gross total liabilities, actual and contingent .....		\$4,066,427 54

## BALANCE SHEET.—Continued.

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

2.	(i) At Montreal, held in freehold .....	\$70,054 75
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## B.—Debts secured by Mortgages of Land

9.	(a) Debts (other than item 10) secured by mortgages of land .....	\$258,105 11
11.	(c) Interest due and accrued on item (9) and not included therein .....	10,169 68
		268,274 79

## C.—Debts not above enumerated, for which the Corporation holds securities as follows:

23.	(k) Secured by deposit with Provincial Government ...	\$200,000 00	
24.	(l) Secured by loans on stocks, bonds, etc. ....	229,189 41	
26.	(n) Interest due or accrued on items 22 to 24 and not included therein .....	622 75	
		429,812 16	

## D.—Unsecured Debts.

27.	(a) Accounts receivable, including commissions, fees, etc.	\$29,387 52	
28.	(b) Office furniture and fixtures (including vault and fittings) .....	11,111 38	
		40,498 90	

## E.—Cash.

31.	(a) On hand .....	\$274 46	
32.	(b) In banks .....	18,037 14	
		18,311 60	

## F.—Assets not hereinbefore mentioned

37.	(a) Municipal bonds and debentures .....	\$50,253 95	
38.	(b) Accrued interest on item (37) .....	694 13	
39.	(c) Other corporation securities .....	35,550 00	
		86,498 08	

Total of assets owned beneficially by Corporation .....	\$913,450 28
---	--------------

## II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

## B.—As Trustee, Representative, Guardian or Agent (without guarantee.)

(a) Mortgages securities:			
43.	(i) Principal .....	\$2,667 00	
(b) On other securities:			
45.	(i) Principal .....	896,396 23	
46.	(c) Uninvested .....	4,227 75	
		890,624 98	
(d) Special agency funds .....			529,064 66

## B.—As Trustee, Representative, Guardian or Agent (without guarantee.)

(a) Mortgage securities:			
47.	(i) Principal .....	\$1,657,809 91	

## BALANCE SHEET.—Continued.

(b) Other securities:		
52. (d) Uninvested trusts funds .....	\$62,811 71	\$1,720,621 62
Total of assets II. ....		\$3,152,977 26
Gross total assets I. and II. ....		\$4,066,427 54

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.				
		(Col. 1.)	(Col. 3.)	(Col. 4.)
1. Cash:				
2.	(i) On hand .....			\$150 00
3.	(ii) In bank .....			30,217 77
B.—Sums received wholly or partly on Capital Stock.				
4. (a)	Calls on joint stock permanent capital . . . . .		\$37,919 90	37,919 90
C.—Receipts on account of Investments, Loans, or Debts.				
(a) On mortgages of realty:				
10.	(i) Principal . . . . .			39,708 33
11.	(ii) Interest . . . . .	\$9,938 20		
(b) On other securities:				
12.	(i) Principal . . . . .			25,000 00
13.	(ii) Interest or dividends .....	2,074 44		
(c) Secured debts:				
14.	(i) Principal . . . . .			623,906 41
15.	(ii) Interest . . . . .	60,084 05		
E.—Miscellaneous.				
18.	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)...	48,692 60		120,789 29
Total . . . . .				\$877,691 90

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.			
		(Col. 1.)	(Col. 4.)
31. (a) Capital account:			
33.	(ii) In bank .....		\$69,706 89
B.—Received on account of Investments, Loans or Debts.			
34. (a)	On mortgages: Principal, \$333.00; interest, \$1,910.39.	\$2,243 39	
35. (b)	On other securities: Principal, \$207,441.31; interest, \$63,624.59 . . . . .	271,065 90	273,309 29



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts from Real Estate.		
38. (b) Rents . . . . .	\$2,711 00	2,711 00
D.—Receipts from other sources, viz.:		
39. (a) Estates, agencies (capital and revenue accounts, realizations, receipts, etc.) . . . . .	\$856,719 75	\$856,719 75
Total . . . . .		\$1,202,446 93

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty . . . . .		\$46,465 38
(b) Loaned or invested in other securities . . . . .		201,503 65
B.—Expended on Stock Account.		
(a) Interest paid on joint stock capital received in ad- vance of calls . . . . .	\$70 00	
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (a) Transfer to trust account* . . . . .		495,000 00
19. (b) Interest on (18) . . . . .	14,790 41	
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees . . . . .	64,681 66	
28. (d) Stationery, postage, printing and advertising . . . . .	6,460 21	
29. (e) Law costs . . . . .	1,619 20	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates . . . . .	10,930 83	
31. (g) Travelling expenses . . . . .	2,274 64	
32. (h) Registration fees . . . . .	369 50	
33. (i) Other management expenditure . . . . .	1,625 37	
		102,821 82
E.—Other Expenditure, viz.:		
34. (a) Office furniture and fixtures . . . . .		1,261 89
35. (b) Accounts payable (net) . . . . .		48 69
36. (c) Accounts receivable (net) . . . . .		12,278 87
F.—Balance.		
37. (a) Cash on hand and in bank . . . . .		18,311 60
Total . . . . .		\$877,691 90

\*The amount shown in previous statements in "own funds" has been transferred to loan account, in accordance with report furnished Dominion Government.



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

II.—Expended on Trust or Agency Account.	
A.—Loaned or Invested on Capital Account.	
42. (b) Loaned and invested on or in other securities .....	\$647,328 74
B.—Other Expenditure.	
53. (d) Estates and agencies, payments on account of capital and revenue, etc. ....	488,078 73
C.—Balances.	
54. (b) Cash in banks .....	67,039 46
Total . . . . .	<u>\$1,202,446 93</u>

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 7½%; (b) 5½%.
  - (ii) Not owned beneficially: (a) 7%; (b) 5½%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and \$258,105.11 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and \$335,480.14 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No. 6; amount, \$33,171.70.
  - (ii) Not so owned, No. 3; amount, \$7,248.75.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$464,589.00.
  - (ii) Not so owned, \$603,864.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All officers from \$1,000 to \$5,000.
 

(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 29th January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 

For 1915: Riddell, Stead, Graham & Hutcheson.  
For 1916: Same.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? No dividends paid during the year 1915.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.  
Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1915: Dates, none.

## THE CANADA PERMANENT TRUST COMPANY.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

The Canada Permanent Trust Company was incorporated in 1913 by a special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Canada Permanent Trust Company, of Toronto, Ont., as at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for the term of one year.

The directors and chief executive of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;  
 W. D. Matthews, 1st Vice-President, Toronto;  
 George W. Monk, 2nd Vice-President, Toronto;  
 Lt.-Col. A. E. Gooderham, Director, Toronto;  
 R. S. Hudson, Director, Toronto;  
 F. Gordon Osler, Director, Toronto;  
 J. H. G. Hagerty, Director, Toronto;  
 John Massey, Director, Toronto;  
 John Campbell, Director, Edinburgh, Scotland;  
 John Massey and R. S. Hudson, Joint Managers, Toronto;  
 George H. Smith, Secretary-Treasurer, Toronto;

A permanent capital stock: Total amount authorized, \$1,000,000.00. Total amount subscribed, \$109,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$	\$
20 per cent. called.....	5,000	100	500,000	100,000	.....
20 per cent. called.....	180	100	18,000	3,600	.....
30 per cent. paid in advance of calls on 180 shares.....				5,400	.....
Totals.....	5,180	.....	518,000	109,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).		
2. (b) Ordinary joint stock capital, 20% called: Total called, \$103,600; total paid thereon, \$103,600 .....	\$103,600 00	
(cc) Joint stock capital paid in advance of calls .....	5,400 00	
		\$109,000 00
5. (e) Unappropriated profits in respect of (2) .....		21,325 09
Liabilities to the Public.		
41. Other liabilities to the public, viz.:		
42. (a) Guaranteed Investment Receipt .....		40,000 60
Total actual liabilities .....		\$170,325 09
II.—Contingent Liabilities.		
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal .....	\$83,308 27	
54. (ii) Interest .....	215 25	
55. (d) Trust funds uninvested not bearing interest and not guaranteed .....	26,288 44	
Total contingent liabilities .....		109,811 96
Gross total liabilities, actual and contingent .....		\$280,137 05

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (a) Debts secured by mortgages of land .....	\$162,958 08	
11. (c) Interest due and accrued on item (9) not included therein .....	6,661 66	
		\$169,619 74
E.—Cash.		
32. (b) In bank .....		705 35
Total assets owned beneficially .....		\$170,325 09
II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.		
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(a) Mortgage securities:		
47. (i) Principal .....	\$39,815 19	
48. (ii) Interest due and accrued .....	215 25	
(b) Other securities:		
49. (i) Principal .....	43,493 08	
52. (d) Uninvested trust funds .....	26,288 44	
Total assets II. ....		\$109,811 96
Gross total assets, I. and II. ....		\$280,137 05

## CASH ACCUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.		
A.—Balances from 31st December, 1914.		
1. Cash:		
3. (ii) In bank .....		\$14,762 94
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10. (i) Principal .....		6,998 58
11. (ii) Interest .....		10,346 10
E.—Miscellaneous.		
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....		1,893 90
G.—Receipts from Other Sources.		
30. (a) Agreements and inspection .....		59 50
(b) Bank interest .....		319 33
Totals .....		<u>\$34,380 35</u>

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A. Balances from 31st December, 1914.		
33. (ii) In bank .....		\$5,949 65
B.—Received on Account of Investments, Loans or Debts.		
34. (a) On mortgages: Principal, \$4,250.54; interest, \$3,408.99 .....		7,659 53
35. (b) On other securities: Principal, \$1,407.95; interest, \$1,575.01 .....		2,982 96
D.—Receipts from other sources, viz.:		
39. (a) Trust funds for investment or distribution .....		31,080 74
40. (b) Insurance losses .....		150 00
41. (c) Bank interest, etc. ....		242 31
Totals .....		<u>\$48,065 19</u>

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
Sums Loaned or Invested on Capital Account.		
1. (a) Loaned on mortgages of realty .....		\$29,311 69

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## D.—Management Expenses (other than foregoing).

26. (b) Commission or brokerage .....	}	1,362 82
29. (e) Law costs .....		
30. (f) Fuel, rent, taxes and rates .....		
32. (h) Registration fees .....		
33. (i) Other management expenditure, Directors' compensation .....		

## E.—Other Expenditures, viz.:

34. (a) Interest on guaranteed investment receipt .....	2,000 00
35. (b) Allowed other accounts .....	100 49
36. (c) Directors' compensation .....	900 00

## F.—Balance.

37. (b) Cash in bank .....	705 35
Total .....	<u>\$34,380 35</u>

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$105 25
(b) Loaned or Invested on or in Other Securities, viz.:	
43. (i) On bonds and debentures .....	9,654 31

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency, commission on loans (including item 26) ..	241 69
52. (c) Debts or obligations wholly or partly paid, viz.:	
Principal, \$6,563.50; interest, \$5,062.00 .....	11,625 50
53. (d) Insurance loss .....	150 00

## C.—Balance.

55. (i) Cash in banks and Loan Co. ....	26,288 44
Total .....	<u>\$48,065 19</u>

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
- Amount of other existing obligations which will mature in 1916: None.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - Owned beneficially by the Corporation: (a) 8%; (b) none.
  - Not owned beneficially: (a) 6.96%; (b) none.

6. Of the mortgages owned beneficially by the Corporation, \$162,958.08 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$39,815.19 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No. 1; amount, \$1,887.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$5,033.16.
  - (ii) Not so owned, say, \$95,000.00.
11. How often are the securities held by the Corporation valued?
12. (a) Specify the officers of the corporation who are under bond and for what sum respectively?
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: A. E. Osler, A.C.A.; Henry Barber, F.S.A.A., Eng.; Toronto.  
For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively?
16. What is the date appointed for the Annual Meeting? February 2nd, 1916. Date of last Annual Meeting? February 3rd, 1915.
17. Special General Meetings held in 1915: Dates, none.



## MONTREAL TRUST COMPANY.

Head Office, Montreal, Que.

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 CONSTATING INSTRUMENTS.

The Montreal Trust Company was incorporated on the 21st day of March, 1899, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q)), and again in 1909 to the Montreal Trust Company. (9 Edw. VII, c. 115 (Q)).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to \$200,000.00.

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 ANNUAL STATEMENT

Of the condition and affairs of the Montreal Trust Company of Montreal, Que., at the 30th November, 1915, and for the eleven months ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of the Province of Quebec on the Twenty-first day of March, 1889.

The head office of the Corporation is at No. 142 Notre Dame Street West in the City of Montreal in the Province of Quebec.

The chief agency for Ontario is situate in the Royal Bank Building, in the City of Toronto, in the Province of Ontario.

The Chief Agent and Attorney for Ontario is John F. Hobkirk, and his address is 74 St. George Street, Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:—

Sir H. S. Holt, President, Montreal Que.;	13th January, 1915;	12th January, 1916.
Robt. Archer, Vice-President, Montreal, Que.;	"	"
Sir W. M. Aitken, M.P., Director, London, Eng.;	"	"
J. E. Aldred, Director, New York, N.Y.;	"	"
A. J. Brown, Director, K.C., Montreal, Que.;	"	"
Fayette Brown, Director, Montreal, Que.;	"	"
Geo. Caverhill, Director, Montreal, Que.;	"	"
Hon. N. Curry, Director, Montreal, Que.;	"	"
Hon. A. Dandurand, Director, Montreal, Que.;	"	"
F. P. Jones, Director, Montreal, Que.;	"	"
Wm. Molson Macpherson, Director, Montreal, Que.;	"	"
C. E. Neill, Director, Montreal, Que.;	"	"
Hugh Payton, Director, Montreal, Que.;	"	"
E. L. Pease, Director, Montreal, Que.;	"	"
James Redmond, Director, Montreal, Que.;	"	"
F. W. Ross, Director, Quebec, Que.;	"	"
Hon. W. B. Ross, Director, Halifax, N.S.;	"	"
A. Haig Sims, Director, Montreal, Que.;	"	"
Stuart Strathy, Director, Toronto, Ont.;	"	"
C. A. Crosbie, Director, Vancouver, B.C.;	"	"
Vincent J. Hughes, Managing Director, Montreal;		
Ivan S. Ralston, Secretary, Montreal;		

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$1,000,000; as more particularly set out in Schedule A hereto.



## SCHEDULE A.

## Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts of private Acts.

Last call made: Date, 26th February, 1914; rate per cent., 100 per cent. on 5,000 shares new stock; gross amount, \$500,000.00; amount paid thereon, \$500,000.00.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
1. Fully called.....	10,000	100	1,000,000	1,000,000 00	.....

## LIST OF SHAREHOLDERS AS AT 30TH NOVEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 30TH NOVEMBER, 1915.

Dr. Capital and Liabilities.

## I.—Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary Joint stock capital, fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00
4. (d) Dividends declared in respect of (1) but not yet paid .....	19,819 82
5. (c) Unappropriated profits in respect of (1) .....	51,135 68
6. (f) Reserve fund in respect of (1) .....	750,000 00

NOTE.—Liabilities reported in 1914 under A., but written off in 1915 (not extended), \$10,000.00.

Liabilities to the Public.		\$1,820,955 50
41. Other liabilities to the public, viz.:		
42. (a) Guaranteed mortgage investment receipts .....	\$38,446 60	
43. (b) Guaranteed funds .....	1,200,582 80	
44. (c) Interest, etc., accrued to date .....	7,679 17	
		1,246,708 57
Total actual liabilities .....		\$3,067,664 07

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

52. (c) Trust funds invested but not guaranteed (including securities actually held as trustee for bondholders) ..	\$69,480,499 19
55. (d) Trust funds uninvested .....	202,891 05
56. (e) Other contingent liabilities, judicial surety indemnity and other bonds .....	479,500 00

Total contingent liabilities .....

\$70,162 890 24

Gross total liabilities, actual and contingent .....

\$73,230,554 31

## BALANCE SHEET.—Continued.

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and buildings..	\$276,772 85	
		\$276,772 85

## C.—Debts not above enumerated for which the Corporation holds securities as follows:—

22. (j) Deposits with Provincial Governments .....	\$425,000 00	
23. (k) Debts secured by demand loans against bonds stocks, etc. . . . .	1,271,324 36	
		1,696,324 36

## D.—Unsecured Debts.

27. (a) Office furniture .....	\$6,490 38	
28. (b) Balances on sundry accounts, including commis- sions, fees, etc., due .....	48,549 38	
		55,039 76

## E.—Cash.

With Equitable Trust Co., of New York .....	\$8,436 93	
31. (a) On hand .....	1,849 44	
32. (b) In banks .....	181,915 99	
		192,202 36

## F.—Assets not hereinbefore mentioned.

37. (a) Securities owned by company .....	847,324 74	
Total of assets owned beneficially by Corporation .....	\$3,067,664 07	

## II.—Assets Not Owned Beneficially by the Corporation, but for which the Corporation is Accountable.

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal .....	\$1,944,086 06	
(b) Other securities:		
49. (1) Principal .....	67,536,413 13	
51. (c) Security against judicial surety of indemnity and other bonds .....	479,500 00	
52. (d) Uninvested trust funds .....	202,891 05	
Total assets II. ....	\$70,162,890 24	
Gross total assets I. and II. ....	\$73,230,554 31	

## CASH ACCOUNT.

Receipts for the eleven months ending 30th November, 1915.

## I.—Received by the Corporation for its Own use.

## A.—Balances from 31st December, 1914.

## 1. Cash:

	Col. 1.	Col. 3.	Col. 4.
2. (i) On hand .....	.....	.....	\$1,000 00
3. (ii) In bank .....	.....	.....	239,807 07

## B.—Sums Received Wholly or Partly on Capital Stock.

4. a) Calls on joint stock permanent capital.. .....	\$112,116 66		
5. (b) Premiums on (4) .....	\$56,058 34		

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .. .....			19,992 98
11. (ii) Interest .. .....	10,174 46		

## (b) On other securities and demand loans, etc.

12. (i) Principal .. .....			2,637,799 98
13. (ii) Interest or dividends .....	115,521 43		

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	117,829 65		
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits, guaranteed funds .. .....			1,942,094 81
Total .. .....	\$299,583 88	\$112,116 66	\$4 840,694 84
			299,583 88
			112,116 66
			\$5,252,395 38

## II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1914.

31. (a) Capital Account:			\$69,169 66
33. (ii) In bank .. .....			

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$119,798.50; interest, \$120,810.54 .....			240,609 04
35. (b) On other securities: Principal, \$3,232,557.29; interest, \$332,806.92.			3,565,364 21

## C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items) .. .....			19,610 17
38. (b) Rents .. .....			146,447 92
Total .. .....			\$4,041,201 00

## CASH ACCOUNT.—Continued.

Expenditures for the eleven months ending 30th November, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loan or Invested on Capital Account.		
	Col. 1.	Total Col.4.
1. (a) Loaned on mortgages of realty .....	.....	\$19,556 43
(b) Loaned on or invested in other securities .....	.....	749,894 88
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....	\$80,477 75	
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (a) Bank account:		
19. (b) Deposits: Principal, \$4,114,797.21; interest, \$30,259.00 .....	.....	4,145,056 21
D.—Management Expenses (other than foregoing):		
25. (a) Salaries, wages and fees .....	38,606 20	
28. (d) Stationery, postage, printing and advertising .....	7,022 60	
29. (e) Law costs .....	926 65	
30. (f) Fuel, rent, taxes and rates .....	9,603 16	
31. (g) Travelling expenses .....	730 25	
33. (i) Other management expenditure .....	6,268 03	
E.—Other Expenditures, viz.:		
34. (a) Tax of 1% on gross revenue paid Government of Dominion of Canada .....	2,050 86	145,685 50
F.—Balance.		
(b) Cash in various banks .....		192,902 36
Total .....		\$5,252,395 38
II.—Expended on Trust or Agency Account.		
A.—Loaned or Invested on Capital Account.		
42. (a) Loaned on mortgages of realty .....		\$112,300 00
(b) Loaned or invested on or in other securities .....		2,710,359 95
47. (a) Real estate purchased .....		4,528 15
(b) Incumbrances or realty paid off, viz.:		
(i) Principal .....		5,400 00
B.—Other Expenditures.		
50. (a) Commission or remuneration paid for management of estate, trust or agency .....		23,480 63
51. (b) Rents, taxes and rates .....		54,145 60
53. (d) Sundry distributions, etc. ....		980,001 32
C.—Balance.		
(b) Cash in bank .....		150,985 35
Total .....		\$4,041,201 09

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 MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.
 

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1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: \$16,726.94.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$91,793.10.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock. On guaranteed funds about 3.75%.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) About 6.45%; (b) about 5.75%.
  - (ii) Not owned beneficially: (a) About 6%; (b) about 5½%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and \$276,772.85 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$106,000.00 is on realty situate in Ontario, and \$1,838,086.06 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915. viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount none.
  - (ii) Not so owned, No. 2; amount, \$16,500.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$432,175.70.
  - (ii) Not so owned, \$3,116,219.09.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All officers of the Company for a total of \$53,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: Deloitte, Plender, Griffiths & Co., of Montreal.  
For 1916: Deloitte, Plender, Griffiths & Co., of Montreal
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 15th day of January, April, July, October, 8%; fully paid stock, etc., 5½%, on instalments received on account of partly paid new stock.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in January.  
Date of last Annual Meeting? January 12th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## BRITISH EMPIRE TRUST COMPANY, LIMITED.

Head Office: London England.

## CONSTATING INSTRUMENTS.

The British Empire Trust Company, Limited, was incorporated in London, on the 30th day of April, 1902, under the Companies Act, 1862 and 1890, England.

Authorized in 1913 by special Act of the Legislature of the Province of Ontario (3-4 Geo. V., C. 140) to transact business pursuant to Section 1 of the special Act.

Registered on the Trust Companies Register, 18th August, 1913.

## ANNUAL STATEMENT

Of the condition and affairs of the British Empire Trust Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loans Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 34 Nicholas Lane, in the City of London, England.

The chief agency for Ontario is situate at No. 9 Toronto Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Francis Charles Annesley, and his address is No. 9 Toronto Street, in the City of Toronto, Province of Ontario.

The board is constituted of eight directors, two of whom, with the exception of the Managing Director, retire in rotation every year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Robert Montgomery Horne-Payne, Chairman, Brentwood, England; 23rd June, 1915; Annual Meeting, 1919.

John Davidson, Managing Director, Russell Hill; 9th July, 1912, no term fixed.

Tom Blundell Brown, Director, Brentwood, England; 23rd June, 1915; Annual Meeting, 1918.

Dudley Northall Laurie, Director, London, England; 15th June, 1914; Annual Meeting, 1918.

Ernest Frederick Orby Gascoigne, Director, Ashtead, England; ;15th June, 1914; Annual Meeting, 1917.

Sir William Mackenzie, Director, Toronto, Ont.; 31st July, 1912; Annual Meeting, 1916.

Norman Scott Russell, Director, London, England; 18th June, 1913; Annual Meeting, 1917.

David Blythe Hanna, Director, Toronto, Ont.; 18th June, 1913; Annual Meeting, 1916.

Arthur Henry Bowling, Assistant Manager, London, England; 9th February, 1911; No term fixed.

Robert Walter Bartlett, Secretary, London, England; 12th July, 1911; no term fixed.

A Permanent Capital Stock: Total amount authorized £1,000,000; total amount subscribed £750,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		£	£	£	£
Cumulative perpetual preferred shares .....	250,000	1	250,000	250,000	.....
Preferred ordinary shares.	400,000	1	400,000	400,000	.....
Deferred ordinary shares..	400,000	5s.	100,000	100,000	.....
Totals.....	1,050,000	.....	750,000	750,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

## I.—Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Cumulative perpetual preference shares capital, fully called: Total called, \$1,216,666.66; total paid thereon .....	\$1,216,666 66
2. (b) Preferred ordinary shares capital all called: Total called, \$1,946,666.66; total paid thereon .....	1,946,666 66
3. (c) Deferred ordinary stock capital all called: Total called, \$486,666.66; total paid thereon .....	486,666 66

## C.—Liabilities to Stockholders or Shareholders.

Other than as shown under A, viz.:

26. On unrepresented dividends—warrants as per list .....	71 29	\$3,650,071 27
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## Liabilities to the Public.

47. Owing to banks (including interest due or accrued)....	\$681,333 34
41. Other liabilities to the public, viz.:	
42. (a) Due to associated companies .....	1,138,499 06
43. (b) Sundry creditors .....	197,996 97
	<u>2,017,829 37</u>
Total actual liabilities .....	\$5,667,900 64

## II.—Contingent Liabilities .

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed .....	\$726,598 20
51. (b) Interest guaranteed .....	18,114 70
Total contingent liabilities .....	<u>744,712 90</u>
Gross total liabilities, actual and contingent.....	\$6,412,613 54

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$60,085 32
11. (c) Interest due and accrued on item (9).....	483 95
	<u>\$60,569 27</u>



## BALANCE SHEET AS AT 31ST DECEMBER, 1915.—Continued.

## C.—Debts not above enumerated, for which the Corporation holds securities as follows:

13. (a) Debts secured by accepted bills of exchange .....	\$136,266 66	
22. (i) Debts secured by debenture stock and shares of railways, electric railways, electric light, gas and water power companies .....	701,486 36	
24. (i) Debts secured by debentures and shares of industrial companies .....	1,008,586 39	
25. (m) Debts secured by personal guarantees .....	127,435 75	
26. (n) Interest due or accrued on 14 to 25 and not included therein .....	91,509 62	
		<u>\$2,065,284 78</u>

## D.—Unsecured Debts.

27. (a) Sundry debtors .....	72,101 86
------------------------------	-----------

## E.—Cash.

31. (a) On hand .....	\$61 44	
32. (b) In banks .....	389,051 03	
		<u>389,112 52</u>

## F.—Assets Not Hereinbefore Mentioned.

37. (a) Investments in British Government securities, debentures and shares of railways, electric railways, electric light, gas or water power companies ..	\$2,992,719 62	
39. (c) Investments in shares and debentures of industrial companies .....	632,652 98	
	<u>\$3,625,372 60</u>	
Less reserve for depreciation .....	615,366 23	
		<u>3,010,006 37</u>
Profit and loss account balance .....		70,825 84
<b>Total assets owned beneficially by Corporation .....</b>		<u><b>\$5,667,900 64</b></u>

NOTE.—Assets reported in 1914 but written off in 1915 (not extended), \$7,219.49.

## II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal .....	\$726,598 20	
44. (ii) Interest due and accrued .....	18,114 70	
		<u>744,712 90</u>
Total assets II. ....		744,712 90
Gross total assets I. and II. ....		<u>\$6,412,613 54</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

1. Cash:		
2. (i) On hand .....		\$34 85
3. (ii) In bank .....		682,296 99

## C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:		
11. (ii) Interest .....	3,663 95	3,663 95
(b) On other securities:		
12. (i) Principal .....	717,596 36	5,147,454 44
13. (ii) Interest or dividends .....	267,326 49	267,326 49
(c) Unsecured debts:		
14. (i) Principal .....		94,141 28

## E.—Miscellaneous.

18. (a) Commission brokerage (or remuneration as corporate agent, trustee, etc.) .....	18,364 69	18,364 69
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## F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts...		593,733 33
29. (c) Borrowed otherwise .....		1,168,000 00

## G.—Receipts from Other Sources.

30. (a) Bank deposits withdrawn .....		4,112 34
(b) Surplus receipts, per Sec. II., included in balance contra .....		23,990 25
Totals .....	\$1,006,951 49	\$8,003,118 61

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1914.

## B.—Received on Account of Investments, Loans or Debts.

35. (b) On other securities: Principal, \$818,910.70; interest, \$25,141.74 .....		\$844,052 44
36. (c) On unsecured debts: Principal, \$98,670.02 .....		98,670 02

## D.—Receipts from Real Estate.

39. (a) Proceeds of stock in trade sold .....		7,574 82
40. (b) Received to pay interest and dividends on debentures and shares of various companies .....		1,672,157 24
Totals .....		\$2,622,454 52

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	Col. 1.	Total Col. 4.
(b) Loaned on or invested in other securities, viz.:		
2. (i) Invested in securities of British Government, railways, electric railways, electric light, gas or water power companies and industrial companies .....	\$975,325 92	\$975,325 92
4. (iii) Loans on railways, electric railways, electric light, gas or water companies and industrial companies .....	.....	4,117,199 99
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....	53,075 66	53,075 66
C.—Borrowed Money other than foregoing) or interest thereon paid, viz.:		
18. (a) Bank account (principal and interest) .....	47,398 68	967,198 67
19. (b) Deposits: Principal, \$486.67; interest, \$10.07 .....	10 07	496 74
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages, fees .....	28,420 81	
26. (b) Commission on brokerage .....	2,326 63	
28. (d) Stationery, postage, printing and advertising .....	4,995 70	
29. (e) Law costs .....	2,828 34	
30. (f) Fuel, rent, taxes and rates .....	25,841 38	
32. (h) Registration fees .....	1,906 83	
33. (i) Other management expenditure .....	4,400 53	
		70,720 22
E.—Other Expenditures, viz.:		
34. (a) Loans repaid (principal and interest) .....	3,601 17	1,484,925 09
35. (b) Payments for goods supplied and services rendered to sundry companies .....	.....	30,984 79
36. (c) Bank deposits .....	.....	5,382 53
F.—Balance.		
37. (a) Cash on hand and in banks .....	.....	297,809 00
Totals . . . . .	\$1,150,131 72	\$8,003,118 61

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

## B.—Other Expenditures.

52. (c) Debts or obligations wholly or partly paid: Principal, \$926,307.03; interest, none .....		\$926,307 03
53. (d) Interest and dividends on debentures and shares of various companies .....		1,672,157 24
53a. (e) Surplus receipts carried to section I. (contra), no separate banking accounts being kept .....		23,990 25
Total . . . . .		\$2,622,454 52

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$681,333.34.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$528,895.26.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 2 1-16%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 6%; (b) 4 2-3%.
    - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation none are on realty situate in Ontario, and \$60,085.32 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none are on realty situate in Ontario, and none are on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$7,219.49.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., none; Amount, none.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$98,900.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once a year, for the purposes of annual accounts, and every three months for the information of the directors.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: None specifically, but all the officers and staff are insured generally to the extent of \$97,333.33.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? By Lloyds.
13. Date when the accounts of the Corporation were last audited? To year ended 30th April, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):  
For 1915: Robertson, Hill & Co., Chartered Accountants, London, Eng.  
For 1916: Robertson, Hill & Co., Chartered Accountants, London, Eng.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively: Preference dividends were paid on 15th of April and 15th October, 1915, at 5% per annum; no dividends were paid on the preferred, ordinary and deferred ordinary shares.
16. What is the date appointed for the Annual Meeting? Within a period of not more than fifteen months after the date of the last preceding Annual General Meeting. Date of last Annual Meeting? 23rd June, 1915.
17. Special General Meetings held in 1915: None.

## CAPITAL TRUST CORPORATION, LIMITED

Head Office: Ottawa, Ont.

## CONSTATING INSTRUMENTS.

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

## ANNUAL STATEMENT

Of the condition and affairs of the Capital Trust Corporation, Limited, of Ottawa, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 29 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:

M. J. O'Brien, President, Renfrew, Ont.;	June 26th, 1913; February, 1916.	
Dennis Murphy, Vice-President, Ottawa, Ont.;	"	"
Hon. S. N. Parent, Vice-President, Ottawa, Ont.;	Feb. 10th, 1914;	" 1917.
R. P. Gough, Vice-President, Ottawa, Ont.;	June 26th, 1913;	" 1916.
A. E. Corrigan, Vice-President, Ottawa, Ont.;	Feb. 9th, 1915;	" 1918.
T. P. Phelan, Director, Toronto, Ont.;	June 26th, 1913;	" 1916.
J. J. Lyons, Director, Toronto, Ont.;	"	"
A. E. Provost, Director, Ottawa, Ont.;	"	"
E. W. Tobin, Director, Bromptonville, Que.;	Feb. 9th, 1915;	" 1918.
W. P. O'Brien, Director, Montreal, Que.;	"	"
M. Connolly, Director, Montreal, Que.;	"	"
Hugh Doheny, Director, Montreal, Que.;	"	"
Edward Cass, Director, Winnipeg, Man.;	"	"
Gordon Grant, Director, Ottawa, Ont.;	"	"
Hon. Wm. McDonald, Director, Glace Bay, N.S.;	Feb. 10th, 1914.	" 1917.
Hon. R. G. Beazley, Director, Halifax, N.S.;	"	"
W. J. Poupore, Director, Montreal, Que.;	"	"
Hon. C. P. Beaubien, Director, Montreal, Que.;	"	"
E. Fabre Surveyor, Director, Montreal, Que.;	"	"
L. G. McPhillips, Director, Vancouver, B.C.;	"	"
Lt.-Col. D. R. Street, Director, Ottawa, Ont.;	"	"
B. G. Connolly, Manager, Ottawa, Ont.;		
E. T. B. Pennefather, Secretary, Ottawa, Ont.;		

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$638,600.00, as more particularly set out in Schedule A. hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act of Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid on calls.
	No. of shares.	Par value.	Total amount held.		
Subject to 10 calls at 30 days .....	6,386	\$ 100	\$ 638,600	\$ c. 288,214 20	\$ c. 350,385 80

## LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1915.

## Capital and Liabilities.

## I.—Capital (Liabilities to Stockholders or Shareholders.)

## A.—Permanent Stock or Shares.

*1. (a) Ordinary joint stock fully called: Total called, \$638,600.00, on which has been paid .....	\$288,214 20
5. (e) Unappropriated profits on (1) .....	6,871 61

## Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Sundry accounts .....	1,584 51
Total actual liabilities .....	\$296,670 32

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed	} \$146,541 41
51. (b) Interest guaranteed	
56. (c) Other contingent liabilities, estates, trusts, agencies, etc. ....	482,560 05
Total contingent liabilities .....	629,101 46
Gross total liabilities, actual and contingent .....	\$925,771 78

\*For ten consecutive 30 day calls.



## BALANCE SHEET.—Continued.

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner		
B.—Debts Secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$100,150 00	
11. (c) Interest due and accrued on (9) and not included therein . . . . .	5,701 97	
	\$105,851 97	
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (b) Debts secured by Municipal bonds or debentures . .	\$131,776 34	
19. (g) Debts secured by stocks, or bonds of other governments . . . . .	24,500 00	
20. (h) Debts secured by permanent stock or shares of the Corporation . . . . .	1,102 50	
26. (h) Interest due or accrued on item (14) (25) and not included therein . . . . .	5,015 23	
	162,394 07	
D.—Unsecured Debts.		
27. (a) Sundry accounts, fees, due, etc. . . . .		8,071 20
E.—Cash.		
31. (a) On hand and in bank . . . . .		13,344 92
F.—Assets not hereinbefore mentioned.		
37. (a) Office furniture, stationery, etc. . . . .	\$4,126 11	
38. (b) Organization expenses . . . . .	2,701 50	
39. (c) Accrued interest on bank balances . . . . .	180 55	
	7,008 16	
Total of assets owned beneficially by Corporation . . . . .		\$296,670 32
II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.		
A.—As Guarantor.		
(a) Mortgage securities:		
43. (i) Principal . . . . .		29,759 70
(b) Other securities:		
45. (i) Principal . . . . .		77,829 00
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(b) Other securities:		
49. (i) Principal . . . . .		456,079 60
52. (d) Uninvested trust funds . . . . .		65,433 16
Total assets II. . . . .		\$629,101 46
Gross total assets I. and II. . . . .		\$925,771 78



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
2.     (i) On hand .....		\$46 56	
3.     (ii) In bank .....		16,550 84	\$16,597 40
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (a) Calls on joint stock permanent capital...		\$52,915 00	
5. (b) Premlums on (4) .....	\$6,110 00		59,025 00
C.—Receipts on Account of Investments, Loans or Debts.			
(a) On mortgages of Realty:			
10.     (i) Principal .....		5,750 00	
11.     (ii) Interest .....	6,368 61		12,118 61
(b) On other securities:			
12.     (i) Principal .....		1,392 09	
13.     (ii) Interest or dividends .....	10,643 70		12,035 79
(c) Unsecured debts:			
14.     (i) Principal .....			
E.—Miscellaneous.			
18. (a) Commission, brokerage .....	3,956 05		
19. (b) Premiums or bonus on loans .....	192 50		4,148 55
G.—Receipts from Other Sources.			
30. (a) Sundry suspense items .....			14,615 58
Totals . . . . .	\$27,270 86	\$91,270 07	\$118,540 93

## II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1914.

	(Col. 1.)	(Col. 2.)	(Col. 4.)
(b) Cash:			
32.     (i) On hand .....		\$345 66	
33.     (ii) In bank .....		43,199 95	\$43 545 61
B.—Received on Account of Investments, Loans or Debts.			
34. (a) On mortgages: Principal, \$2,159.10; interest, \$1,320.16 .....	\$1,320 16	2,159 10	3,479 26
35. (b) On other securities: Principal, \$10,095.44; interest, \$3,133.28 .....	3,133 28	10,095 44	13,228 72
36. (c) On unsecured debts: Principal, \$1,162.64 .....		1,162 64	1,162 64

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts from Real Estate.			
37. (a) Sales . . . . .	.....	23,203 85	23,203 85
38. (b) Rents . . . . .	3,987 34	.....	3,987 34
D.—Receipts from other sources, viz.:			
39. (a) Guaranteed funds . . . . .	2,111 70	233,539 33	235,651 03
40. (b) Estates, trusts and agencies . . . . .	.....	53,496 49	53,496 49
Totals . . . . .	\$54,098 09	\$323,656 85	\$377,754 94

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. (a) Loaned on mortgages of realty . . . . .	.....	\$11,476 35	\$11,476 35
(b) Loaned or invested in other securities, viz.:			
2. (i) Municipal and school debentures . . . . .	.....	45,191 29	
3. (ii) Unsecured . . . . .	.....	9,170 40	54,361 69
(c) Insurance or taxes advanced on property mortgaged to Corporation, . . . . .	1 44	.....	1 44
C.—Borrowed Money (other than foregoing), or Interest Thereon Paid, viz.:			
24. (g) Guarantees paid: Principal, —; interest	\$3,633 98	.....	3,633 98
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees . . . . .	\$15,747 56		
26. (b) Commission or brokerage . . . . .	4,654 66		
28. (d) Stationery, postage, printing and advertising . . . . .	3,055 73		
29. (e) Law costs . . . . .	112 80		
30. (f) Fuel, rent, taxes . . . . .	2,325 82		
31. (g) Travelling expenses . . . . .	768 86		
32. (h) Registration fees . . . . .	220 13		
33. (i) Other management expenditure . . . . .	1,689 35		
			28,574 91
E.—Other Expenditures, viz.:			
34. (a) Cancelled stock (returned) . . . . .	.....	\$1,190 00	
35. (b) Office furniture . . . . .	.....	99 53	
36. (c) Sundry suspense items . . . . .	.....	5,858 11	
			7,147 64
F.—Balance.			
37. (a) Cash on hand and in bank . . . . .	.....	13,344 92	13,344 92
Totals . . . . .	\$32,210 33	\$86,330 60	\$118,540 93

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$15 20	\$13,134 30	13,149 50
(b) Loaned or invested in other securities, viz.:			
43. (i) Debentures .....		65,201 54	65,201 54
(b) Incumbrances on Realty Paid off, viz.:			
48. (i) Principal .....		3,202 50	3,202 50

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency .....	6,798 10		6,798 10
51. (b) Rents, taxes and rates .....	17,519 17		17,519 17
52. (c) Debts or obligations wholly or partly paid: Principal, \$47,602 21; interest, \$530.00 .....	530 00	47,602 31	48,132 31
53. (d) Guaranteed investments .....	419 02	157,899 64	158,318 66

## C.—Balance.

54. (a) Cash on hand and in banks .....		65,433 16	65,433 16
Totals .....	\$25,281 49	\$352,473 45	\$377,754 94

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock. On guaranteed investments about 4½%.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.21%; (b) 6.25%.
  - (ii) Not owned beneficially: (a) 7.70%; (b) 7.20%.
6. Of the mortgages owned beneficially by the Corporation, \$40,650.00 is on realty situate in Ontario, and \$59,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$25,950.00 is on realty situate in Ontario, and \$3,800.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially, No., none; amount, none.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$180,815.00.
  - (ii) Not so owned, \$84,460.00.
11. How often are the securities held by the Corporation valued: Yearly.

12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? \$21,000.00 on staff and officers.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):  
For 1915: J. F. Cunningham, F.C.A. (Can.)  
For 1916:
15. What were the dividend days of the Corporation 1915 and what rate or rates of dividend were paid on those days respectively? None.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.  
Date of last Annual Meeting? February 9th, 1915.
17. Special General Meetings held in 1915: Dates, none.

## THE STERLING TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

The Sterling Trusts Corporation was incorporated by Special Act of the Parliament of Canada, 1-2 Geo. V., chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies Register, 1st December, 1913.

## ANNUAL STATEMENT

Of the condition and affairs of The Sterling Trusts Corporation, of Toronto, as at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 80 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of twelve directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

W. S. Dinnick, President, Toronto, Ont.;	22nd April, 1915; 28th February, 1916.
E. D. McCallum, Vice-President, Regina, Sask.;	" "
J. Firstbrook, Vice-President, Toronto, Ont.;	" "
Earl of Clarendon, Director, Pickering, Ont.;	" "
A. H. Tasker, Director, Regina, Sask.;	" "
Alec. Clark, Director, Regina, Sask.;	" "
F. L. Jones, Director, Toronto, Ont.;	" "
N. H. Stevens, Director, Chatham, Ont.;	" "
W. L. Horton, Director, Goderich, Ont.;	" "
Dr. E. Jessop, M.P.P., Director, St. Catharines, Ont.;	" "
J. W. Scott, Director, Listowel, Ont.;	" "
H. Waddington, Managing Director, Toronto, Ont.;	" "
J. G. Langton, Secretary, Toronto, Ont.	" "

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00 Total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.		Total amount paid thereon.		Total remaining unpaid.	
			\$	c.	\$	c.	\$	c.
1. Fully called.....	2,132	100	.....	.....	213,200	00	.....	.....
2. Partly paid.....	7,122	100	.....	.....	148,703	50	563,496	50
3. Subscribed on which payment on par value have not been made.....	746	100	.....	.....	.....	.....	74,600	00
Totals .....	10,000	.....	.....	.....	361,903	50	638,096	50

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.  
(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$213,200; total paid thereon .....	\$213,200 00	
2. (b) Ordinary joint stock capital, — per cent. called: Total subscribed, \$768,800; total paid thereon..	148,703 50	
5. (c) Unappropriated profits in respect of (1) and (2)....	7,793 03	
6. (f) Reserve fund in respect of (1) and (2) .....	40,000 00	
		\$409,696 53

## Liabilities to the Public.

42. (a) Charges against capital securities guaranteed to company .....	\$15,319 84	
43. (b) Reserved for unrealized profits in trust securities..	889 76	
44. (c) Sundry unpaid accounts .....	1,625 58	
		17,835 18
Total actual liabilities .....		\$427,531 71

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable		
50. (a) Principal guaranteed .....	\$486,946 07	
55. (d) Trust funds uninvested not bearing interest and not guaranteed .....	10,536 43	
56. (e) Other contingent liabilities, assets, on hand for realization and administration .....	2,735,075 40	
Total contingent liabilities .....		\$3,232,557 90
Gross total liabilities, actual and contingent .....		\$3,660,089 61

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:		
(i) Regina, Sask., held in freehold....	\$75,921 99	
Less owing .....	11,211 86	
	\$64,710 13	
5. (b) Freehold land (including buildings) .....	4,930 51	
		\$69,640 64

## B.—Debts Secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and other securities on land .....	\$255,002 39	
11. (c) Interest due and accrued on (9) .....	3,257 05	
		258,259 44

## E.—Cash.

32. (b) On hand and in banks .....		21,905 54
------------------------------------	--	-----------

## F.—Assets not hereinbefore mentioned.

37. (a) Sundry debtors .....	\$22,949 77	
38. (b) Sundry investments .....	54,776 32	
		77,726 09
Total assets owned beneficially by Corporation .....		\$427,531 71



## BALANCE SHEET.—Continued.

## II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantors.

(a) Mortgage securities:			
43.	(i) Principal . . . . .	\$55,712 00	
(b) Other securities:			
45.	(i) Principal . . . . .	429,922 54	
			\$485,634 54
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(a) Mortgage securities:			
47.	(i) Principal . . . . .	\$242,175 00	
(b) On other securities:			
49.	(i) Principal . . . . .	712,000 00	
51.	(c) Unsecured debts inventoried value of unrealized original assets of estates . . . . .	1,775,279 57	
52.	(d) Uninvested trust funds . . . . .	17,468 79	
			2,746,923 36
Total of assets II. . . . .			\$3,232,557 90
Gross total assets I. and II. . . . .			\$3,660,089 61

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

## I.—Received by the Corporation for its Own Use.

## A.—Balances from 31st December, 1914.

	Col. 1.	Col. 3.	Col. 4
3. (ii) In bank . . . . .			\$8,464 57
B.—Sums received wholly or partly on Capital Stock; par value, \$100 per share.			
4. (a) Calls on joint stock, permanent capital . . . . .			48,372 50
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10. (i) Principal . . . . .		\$9,890 72	
11. (ii) Interest . . . . .	\$5,296 25		
(b) On other securities:			
12. (i) Principal . . . . .		20,662 01	
13. (ii) Interest or dividends . . . . .	12,394 51		
(c) Unsecured debts:			
14. (i) Principal . . . . .		840 00	
			49,083 49



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....	\$10,046 37	
19. (b) Premiums or bonus on loans .....	44 00	
		\$10,090 37

## F.—Borrowed Money.

25. (a) Bank or other advances .....		500 00
--------------------------------------	--	--------

## G.—Receipts from Other Sources.

30. (a) Rents .....	\$822 00		
(b) Miscellaneous receipts .....		\$4,400 44	
(c) Temporary loans repaid .....		5,419 08	
			10,641 52
Total .....			\$127,152 45

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1914.

32. (i) On hand .....		\$31,798 87
33. (ii) In bank .....		11,642 12

## B.—Receipts on account of Investments, etc.

34. (a) Mortgages: Principal, \$4,114.30; interest, \$1,123.39 .....	\$1,123 39	\$4,114 30	
35. (b) On other securities: Principal, \$61,008.27; interest, \$15,620.87 .....	15,620 87	61,008 27	
			\$81,866 83

## C.—Receipts from Real Estate.

38. (b) Rents .....	\$9,399 80		9,399 80
---------------------	------------	--	----------

## D.—Receipts from other sources, viz.:

39. (a) Sundry collections estates and agencies .....	\$182,190 80		
40. (b) Receipts for investment .....		3,644 00	
41. (c) Overdraft, Union Bank, Toronto .....		1,311 53	
Miscellaneous receipts .....		1,870 29	
			189,016 62
Total .....			\$323,724 24

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgages of realty .....		\$10,799 24	
(b) Loaned or Invested in other securities .....			
2. (i) Invested in accounts for sale .....		1,196 67	
3. (ii) Advances on guaranteed securities and trusts.		39,779 01	
4. (iii) Temporary advances to clients .....		5,564 99	
7. (d) Incumbrances on realty paid off .....		16,005 39	
(e) Insurance or taxes advanced on property mortgaged to the Corporation .....		135 99	
		<hr/>	\$73,481 29

D.—Management Expenses (other than fore-  
going).

25. (a) Salaries, wages and fees .....	\$14,127 19		
28. (d) Stationery, postage, printing and ad- vertising . . . . .	3,802 95		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	9,821 32		
31. (g) Travelling expenses .....	229 28		
32. (h) Registration fees .....	54 50		
33. (i) Other management expenditure .....	96 25		
		<hr/>	\$28,131 49

## E.—Other Expenditure, viz.:

34. (a) Exchange and commissions .....	\$135 90		
35. (b) Miscellaneous . . . . .	3,498 23		
		<hr/>	3,634 13

## F.—Balance.

37. (a) Cash on hand and in bank and loan company.....		21,905 54	
Total . . . . .		<hr/>	\$127,152 45

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
42. (a) Loaned on mortgages of realty .....		\$10,744 34	
(b) Loaned and invested on or in other securities;			
43. (i) Collections returned to clients...		136,525 13	
44. (ii) Miscellaneous expenditures .....		1,577 30	
(b) Incumbrances on realty paid off, viz.:			
48. (i) Principal . . . . .		16,665 16	
49. (ii) Interest . . . . .	\$12,532 02		
		<hr/>	\$178,043 95

## B.—Other Expenditures.

## CASH ACCOUNT.—Continued.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) .....	\$3,575 34		
51. (b) Rents, taxes and rates .....	1,773 45		
52. (c) Debts or obligations wholly or partly paid (principal) .....		61,952 22	
53. (d) Trust investment receipts retired .....	31,254 27	28,952 66	
			127,507 94
C.—Balance.			
54. (a) Cash in various banks and loan company .....			\$18,172 35
Total . . . . .			\$323,724 24

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Office site, \$11,211.86.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$122,397.31.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, ———; on debentures, ———; on debenture stock, ———.
5. Average rate of interest per annum received by the Corporation during 1915:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7½%; ; (b) 7½%.
  - (ii) Not owned beneficially: (a) 7%; (b) 7%.
6. Of the mortgages owned beneficially by the Corporation, \$90,951.09 is on realty situate in Ontario, and \$164,051.30 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
  - (i) Funds or securities owned beneficially, \$4,930.51.
  - (ii) Not so owned, ———.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
  - (i) Owned beneficially: No., 21; Amount, \$4,661.58.
  - (ii) Not so owned: No., ———; Amount, ———.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$400,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once in two or three years.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All of the officers, for a total of \$7,500.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 

For 1915: A. C. Neff & Co., Toronto; G. C. Rooke, Regina.  
For 1916: A. C. Neff & Co., Toronto; G. C. Rooke, Regina.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively: .....
16. What is the date appointed for the Annual Meeting? 28th February, 1916. Date of last Annual Meeting? 22nd February, 1915.
17. Special General Meetings held in 1915: None .



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# COMPARATIVE TABLES

SHOWING

LIABILITIES, ASSETS, RECEIPTS AND EXPENDITURES, ETC.

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## COMPARATIVE

## Showing Liabilities

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Companies having only permanent stock
	1914.	1915.	1914.
	\$	c.	\$
<b>Capital Stock.</b>			
Capital authorized (permanent) .....	106,629,102	19	106,629,102
Capital subscribed (permanent) .....	55,117,547	19	54,847,317
Capital subscribed (terminating) .....			1,549,600
			00
			1,162,210
			00
<b>Liabilities.</b>			
<b>Liabilities to Shareholders:</b>			
Permanent... { Stock fully paid up .....	31,164,250	56	41,214,928
Prepaid .....	89,501	76	113,822
Stock paid up in part .....	11,195,275	53	1,649,644
Terminating... { Stock fully paid .....			
Prepaid .....			138,411
Instalment stock .....			244,904
Reserve fund .....	22,960,541	79	24,959,212
Dividends declared and unpaid .....	957,540	53	1,122,897
Contingent fund .....	234,663	35	262,690
Unappropriated profits .....	2,925,027	15	1,540,433
Profits on terminating stock .....			92,697
Other liabilities to shareholders .....	554	64	45
<b>Total liabilities to shareholders .....</b>	<b>69,532,355</b>	<b>31</b>	<b>70,863,639</b>
			<b>2,303,475</b>
			<b>29</b>
<b>Liabilities to the public:</b>			
Deposits .....	21,737,913	28	22,412,199
Interest on deposits .....	425,048	56	185,307
Debentures payable in Canada .....	21,116,449	50	23,431,006
Debentures payable elsewhere .....	76,455,353	43	76,272,865
Debenture stock .....	1,262,010	99	1,792,777
Interest on debentures and debenture stock .....	949,254	36	961,904
Due on loans in process of completion .....	254,088	63	180,935
Borrowed on mortgages and on other securities .....	61,094	86	
Owing to banks .....	262,753	54	35,632
Other liabilities to public .....	332,010	44	369,483
<b>Total liabilities to public .....</b>	<b>122,864,077</b>	<b>59</b>	<b>125,642,112</b>
			<b>08</b>
			<b>2,502,698</b>
			<b>84</b>
<b>Contingent liabilities .....</b>			
<b>Grand total liabilities to shareholders and public ...</b>	<b>192,396,432</b>	<b>90</b>	<b>196,505,742</b>
			<b>32</b>
			<b>4,806,174</b>
			<b>13</b>
<b>Assets.</b>			
Debts secured by mortgages of land .....	156,290,793	52	152,869,923
Interest .....	246,973	47	399,551
Debts secured by: { Mortgaged land held for sale .....	1,656,738	39	1,864,238
Municipal debentures and debenture stock .....	4,596,627	52	3,404,887
Government securities .....			1,461,604
Shareholders' stock .....	852,300	79	816,217
Stocks, bonds and securities, other than foregoing .....	15,873,127	79	18,967,390
Office premises .....	3,204,534	58	3,679,296
Freehold land .....	614,195	26	576,522
Office furniture .....	62,722	17	62,438
Cash .....	8,257,223	83	11,814,329
Other assets .....	741,195	58	889,442
Balance—profit and loss .....			
<b>Total assets owned beneficially .....</b>	<b>192,396,432</b>	<b>90</b>	<b>196,505,742</b>
			<b>32</b>
			<b>4,806,174</b>
			<b>13</b>
<b>Assets not owned beneficially .....</b>			
<b>Grand total of assets .....</b>	<b>192,396,432</b>	<b>90</b>	<b>196,505,742</b>
			<b>32</b>
			<b>4,806,174</b>
			<b>13</b>

TABLES.

and Assets.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trnst Companies.		Grand Totals.		
	1815.	1914.	1915.	1914.	1915.	1914.	1915.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
.....		15,530,000 00	10,530,000 00	30,346,900 00	30,348,900 00	152,508,002 12	147,208,002 19
1,552,800 00		5,655,510 00	4,547,500 00	18,633,100 00	18,689,700 00	60,958,757 15	79,637,317 19
1,199,770 00		.....	.....	.....	.....	1,162,210 00	1,199,770 00
.....		.....	.....	.....	.....	.....	.....
888,200 00		3,865,000 00	3,000,000 00	10,827,552 30	12,396,935 98	46,301,002 68	57,500,064 16
.....		.....	.....	956,425 52	979,422 44	1,045,927 22	1,093,215 42
364,271 53		361,660 16	865,000 00	3,807,504 54	2,068,785 60	15,727,036 64	4,947,701 44
.....		.....	.....	.....	.....	.....	.....
131,960 00		.....	.....	.....	.....	138,411 69	131,960 00
266,490 62		.....	.....	.....	.....	244,901 21	266,490 62
513,766 44		2,773,666 67	2,823,666 67	7,019,189 62	7,068,871 88	33,232,154 64	35,365,517 76
33,952 77		50,452 09	25,185 06	275,289 42	280,980 46	1,317,126 59	1,463,016 19
5,964 68		95,993 12	87,661 78	22,500 00	75,000 00	364,121 15	431,316 67
92,525 38		889,102 63	914,270 96	1,201,723 76	969,854 21	5,077,911 16	3,517,084 24
64,026 68		.....	.....	.....	.....	92,697 56	64,026 68
45 00		.....	.....	27,713 02	27,863 50	26,312 66	27,908 50
.....		.....	.....	.....	.....	.....	.....
2,361,203 10		8,035,874 67	7,715,784 47	23,697,898 18	23,867,714 07	103,569,603 43	104,808,331 88
.....		.....	.....	.....	.....	.....	.....
312,395 56		408,245 75	456,304 92	488 86	.....	22,391,642 56	23,180,899 56
7,707 54		3,669 97	3,594 52	.....	.....	438,563 41	196,609 06
2,188,889 26		1,459,649 17	1,022,590 00	.....	.....	24,726,476 28	26,642,466 14
.....		1,009,970 40	1,402,667 09	.....	.....	77,465,323 85	77,675,532 74
.....		.....	.....	.....	.....	1,262,010 99	1,792,777 48
1,39,368 81		16,058 29	16,400 69	.....	.....	1,003,641 29	1,017,673 93
.....		.....	.....	47,733 43	270,283 02	302,662 06	451,218 04
5,047 33		1,260,663 73	.....	.....	35,583 33	1,334,793 36	40,630 66
.....		48,000 00	1,207,983 56	2,770,916 56	1,413,793 70	3,083,674 67	2,657,410 00
1,321 15		98,901 01	110,989 00	4,117,736 43	2,738,983 74	4,600,001 48	3,220,777 69
.....		.....	.....	.....	.....	.....	.....
2,554,729 65		4,305,356 32	4,220,529 78	6,936,875 28	4,458,643 79	136,609,010 03	136,876,015 30
.....		.....	.....	.....	.....	.....	.....
.....		.....	.....	305,002,125 30	350,248,048 68	305,002,125 30	350,248,048 68
.....		.....	.....	.....	.....	.....	.....
4,915,932 75		12,341,232 99	11,936,314 25	335,636,898 76	378,574,406 54	545,180,738 76	591,932,395 86
.....		.....	.....	.....	.....	.....	.....
4,504,284 72		1,905,919 74	2,454,305 20	7,989,446 77	7,815,053 63	170,496,662 67	167,643,566 56
38,043 45		.....	.....	78,615 36	64,717 75	367,024 71	502,312 42
17,627 13		175,122 61	258,636 20	629,294 27	705,912 27	2,477,318 14	2,846,416 29
.....		.....	.....	.....	.....	.....	.....
110,972 69		12,000 00	141,307 92	469,199 00	407,502 11	5,219,367 31	3,764,670 26
500 00		.....	24,333 34	217,198 00	301,436 04	217,198 00	1,747,873 79
40,713 11		14,022 37	.....	.....	7,216 50	902,827 77	864,147 35
13,909 10		6,699,330 21	5,946,007 62	15,757,155 81	8,754,501 98	38,364,729 83	33,681,608 88
16,327 34		20,000 00	20,000 00	2,042,025 66	1,828,104 79	5,262,669 60	5,543,728 75
23,667 37		2,834,556 17	2,707,323 15	987,113 02	1,368,250 17	4,450,919 23	4,675,763 51
6,573 10		611 18	.....	45,302 60	48,302 02	115,216 55	117,314 40
128,755 16		258,330 30	182,258 10	1,629,014 68	1,400,264 34	10,348,695 54	13,525,507 02
11,559 58		59,680 25	202,140 72	770,408 05	5,554,269 42	1,574,103 77	6,660,412 11
.....		361,660 16	.....	.....	70,825 84	361,660 16	70,825 84
.....		.....	.....	.....	.....	.....	.....
4,915,932 75		12,341,232 99	11,936,314 25	30,634,773 46	28,326,357 86	240,178,613 45	241,684,347 18
.....		.....	.....	.....	.....	.....	.....
.....		.....	.....	305,002,125 30	350,248,048 68	305,002,125 30	350,248,048 68
.....		.....	.....	.....	.....	.....	.....
4,915,932 75		12,341,232 99	11,936,314 25	335,636,898 76	376,574,406 54	545,180,738 76	591,932,395 86





TABLES—Continued.

and Expenditure.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Total.	
	1915.	1914.	1915.	1914.	1914.	1915.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
204,126 73	162,144 83	257,959 11	1,644,053 15	1,529,241 16	7,649,482 61	8,269,386 75
82,757 20			1,252,978 29	356,972 32	3,518,969 45	744,303 79
341,152 54	1,519,599 63	1,292,411 51	23,833,934 33	16,027,072 41	67,603,719 63	49,845,811 21
908 25	162,632 03	174,458 03	180,945 94	71,150 26	490,426 48	439,249 99
25 00	289,815 29	359,855 82	14,646 91	1,326,693 69	351,230 60	772,662 53
	505,033 27	79,042 13	4,961,529 08		5,834,258 95	1,495,368 06
	73,140 78	134,579 55	2,000 00	100,140 78	100,140 78	134,579 55
425 374 20	638,943 22	496 742 36	8,107,786 96		63,322,450 78	45,298,798 17
				3,117,594 81		3,117,594 81
793,756 36	237,504 07	25,152 40			13,228,537 52	10,775,149 61
					55 642 20	
1,336 12			8,954 65	7,478 90	101,920 65	76,632 66
3,803 98	36,582 99	41,349 92	4,045,664 80	1 945,588 54	5,142,932 85	2,163,512 59
2,151 23					3,625 00	2,151 23
1,855,391 71	3,645,396 11	2,861,550 85	44,052,494 11	25,147,486 02	167,414,337 50	123,134,601 15
			8,954,793 61	13,462,867 27	8,954,793 61	13,462,867 27
			47,677,268 12	39,997,661 12	47,677,268 12	39,997,661 12
			1,228,074 61	1,411,116 17	1,228,074 61	1,411,116 17
			1,779,462 65	1,860,585 11	1,779,462 65	1,860,585 11
			69,880,782 51	57,672,785 64	69,880,782 51	57,672,785 64
			8,669,695 86	4,186,857 41	8,669,695 86	4,186,857 41
			138,190,077 36	118,594,872 72	138,190,077 36	118,594,872 72
1,855,391 71	3,645,396 11	2,861,550 85	182,242,571 47	143,742,358 74	305,604,414 86	241,729,473 87
110,624 30	178,119 33	80,231 56	4,630,018 02	1,772,387 71	27,266,009 32	13,149,583 43
26,218 18	496,513 19	859,277 75	17,034,983 77	5,229,385 23	32,819,043 98	18,176,325 58
	506,043 17	209,334 69	141,158 54	4,422,619 87	943,573 74	4,915,865 16
39 50		2,269 00	169,400 16	283,217 30	280,752 09	405,630 04
74,908 90	284,509 77	259,083 32	979,320 27	949,548 81	4,454,331 73	4,179,007 24
4,320 00						4,320 00
2,027 02	689,838 03	228,467 75	5,053,735 65	6,831,331 23	6,102,245 09	7,111,766 02
			285,008 93	287,928 90	369,238 89	267,928 90
447,757 96	691,501 12	463,213 37	8,071,984 05		62,627,061 70	43,889,426 62
864,572 38	274,167 19	286,872 14			15,246,672 00	13,754,703 18
					67,030 16	35,248 41
101,783 55					122,395 59	101,783 55
62,288 93	111,540 76	112,976 10	1,733,059 20	1,680,977 95	3 622,269 66	3,416,358 21
				2,032,901 07		2,032,901 07
30,095 74	130,191 89	178,316 17	4,454,979 32	307,764 63	5,198,015 41	1,812,924 94
138,755 16	282,971 66	181,539 00	1,498,846 20	1,299,222 32	8,265,698 14	9,858,728 62
1,855,391 71	3,645,396 11	2,861,550 85	44,052,494 11	25,147,486 02	167,414,337 50	123,134,601 15
			12,087,529 09	7,741,767 89	12,087,529 09	7,741,767 89
			27,626,097 46	14,032,349 45	27,626,097 46	14,032,349 45
			83,396,060 39	77,747,529 03	83,396,060 39	77,747,529 03
			940,336 92	1,086,946 96	940,336 92	1,086,946 96
			691,279 46	1,118,819 25	691,279 46	1,118,819 25
			13,448,774 04	16,867,460 14	13,448,774 04	16,867,460 14
			138,190,077 36	118,594,872 72	138,190,077 36	118,594,872 72
1,855,391 71	3,645,396 11	2,861,550 85	182,242,571 47	143,742,358 74	305,604,414 86	241,729,473 87

## COMPARATIVE

Showing Miscel

Miscellaneous.	Loan Companies having only permanent stock.		Loan Companies having only permanent stock
	1914.	1915.	1914.
Loans written off or transferred to real estate { Owned beneficially Not so owned.....	\$ 340,429 76	\$ 629,302 42	\$ c.
Debentures maturing during 1915-1916.....	14,307,180 14	13,987,941 67	606,790 52
Average rate of interest paid on:	per cent.	per cent.	per cent.
1. Deposits.....	3.5308	3.5871	5.60
2. Debentures.....	4.3334	4.5431	5.00
3. Debenture stock.....	4.0	4.0	
Average rate of interest received on:			
Mortgages of realty { Owned beneficially.....	6.975	7.107	6.24
{ Not so owned.....			
Other securities { Owned beneficially.....	5.715	5.823	6.30
{ Not so owned.....			
Number and amount of mortgages enforced, { Number... { Owned beneficially.....	.803	1,086	.6
{ Amount... { Owned beneficially.....	\$1,314,839 96	\$1,958,499 58	9,05405
{ Not so owned.....			

TABLES.—Concluded.

aneous details.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
	1915.	1914.	1915.	1914.	1915.	1914.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
8,208 38	21,251 88		32,932 29	75,493 46	394,614 03	713,004 26
736,204 49	183,565 00	417,306 00	72,471 49	133,721 64	72,471 49	133,721 64
per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
5.60	3.5	3.50			15 097 535 66	15,141,451 16
5.125	4.377	4.381			4.119	4.229
					4.570	4.683
					4.0	4.0
6.64	6.24	6.28	7.003	6.913	6.614	6.735
			6.750	6.936	6.750	6.936
6.30	6.00	5.66	5.950	5.872	5.991	5.913
			5.928	5.822	5.928	5.822
6	none	None	24	69	833	1161
			261	343	261	343
\$14,200 00	none	None	\$11,181 53	\$197,140 53	\$1,365,075 54	\$2,169,840 11
			558,170 47	904,916 35	558,170 47	904,916 35

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.

[Revised and re-enacted by 8 Edw. VII. (1908), c. 43, s. 2; 2 Geo. V., chap. 34, s. 20.]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company, Limited.
3. National Trust Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. Chartered Trust and Executor Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Hamilton Provident and Loan Society.
7. Toronto Mortgage Company.
8. Crown Savings and Loan Company.
9. Oxford Permanent Loan and Savings Society.
10. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII., c. 14, s. 1, and by 3 Edw. VII., c. 7, s. 25, and by 7 Edw. VII., c. 28, s. 1, and by 1 Geo. V., c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Great West Permanent Loan Company.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. Oxford Permanent Loan and Savings Society.
11. East Lambton Farmers' Loan and Savings Company.
12. Lambton Loan and Investment Company.
13. Ontario Loan and Debenture Company.
14. Royal Loan and Savings Company.
15. Southern Loan and Savings Company.

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LIST OF LOAN CORPORATIONS

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## LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario	Manager, Secretary or *Chief Agent
250	Brantford Trust Company (Limited)....	Brantford ....	W. G. Helliher .....
345	British Empire Trust Company (Limited)	Toronto .....	*Francis Charles Annesley
96	British Mortgage Loan Company of Ontario	Stratford .....	J. A. Davidson .....
20	Brockville Loan and Savings Company (Limited) .....	Brockville ...	L. C. Dargavel .....
24	Canada Landed and National Investment Company (Limited) .....	Toronto .....	Edward Saunders ...
29	Canada Permanent Mortgage Corporation	" .....	{ John Massey } .....
334	Canada Permanent Trust Company .....	" .....	{ R. S. Hudson } .....
			{ John Massey } .....
			{ R. S. Hudson } .....
261	Canada Trust Company .....	London .....	Hume Cronyn .....
34	Canadian Mortgage Investment Company	Toronto .....	F. W. G. Fitzgerald...
240	Canadian Northern Prairie Lands Company (Limited) .....	" .....	L. W. Mitchell .....
351	Capital Trust Corporation (Limited)....	Ottawa .....	B. C. Connolly .....
39	Central Canada Loan and Savings Company	Peterboro' ...	E. R. Wood (Toronto)
286	Chartered Trust and Executor Company ...	Toronto .....	John J. Gibson .....
100	Colonial Investment and Loan Company.	Toronto .....	A. J. Jackson .....
44	Credit Foncier Franco-Canadien, Montreal .....	" .....	*W. E. Long .....
49	Crown Savings and Loan Company .....	Petrolia .....	C. Egan .....
200	Dominion Permanent Loan Company....	Toronto .....	F. M. Holland .....
53	Dominion Savings and Investment Society .....	London .....	Nathaniel Mills .....
190	Dyment Securities, Loan and Savings Company .....	Barrle .....	S. Dyment .....
57	East Lambton Farmers' Loan and Savings Company .....	Forest .....	Newton Tripp .....
180	Edinburgh Canadian Mortgage Company, (Limited) .....	Toronto .....	*Wood, Gundy & Company .....
322	Fidelity Trusts Company of Ontario ....	London .....	W. J. Harvey .....
62	Frontenac Loan and Investment Society.	Kingston ....	Lt.-Col. S. C. McGill..
139	Great West Permanent Loan Company..	Toronto .....	*A. C. Mitchell .....
71	Grey and Bruce Loan Company .....	Owen Sound..	Wm. P. Telford .....
316	Guardian Trust Company (Limited)....	Toronto .....	W. S. Morden .....
66	Guelph and Ontario Investment and Savings Society .....	Guelph .....	John E. McEiderry...
76	Hamilton Provident and Loan Society...	Hamilton ...	Donald M. Cameron ...
206	Home Building and Savings Association of Ottawa .....	Ottawa .....	A. H. Fitzsimmons....
81	Huron and Erie Mortgage Corporation.....	London .....	M. Aylesworth .....
310	Imperial Trusts Company of Canada ....	Toronto .....	W. H. Jackson .....
86	Industrial Mortgage and Savings Company..	Sarnia .....	D. N. Sinclair .....
106	Lambton Loan and Investment Company.	" .....	James H. Kittermaster
91	Landed Banking and Loan Company ....	Hamilton.....	C. W. Cartwright ....
159	London and Canadian Loan and Agency Company (Limited) .....	Toronto .....	William Wedd, Jr. ...
144	London Loan and Savings Company of Canada .....	London .....	Malcolm John Kent ..
273	London and Western Trusts Company (Limited) .....	" .....	John S. Moore .....



## CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Christopher Cook .....	Trusts Co. ...	16th December, 1907	December 31st, 1915
R. M. Horne Payne.....	Trusts Co. ...	30th April, 1902	"
John Brown .....	Loan Co. ....	5th October, 1877	"
W. H. Cole .....	" .....	11th May, 1885	"
John Hoskin, K.C., LL.D., D.C.L. ....	" .....	1858	"
W. G. Gooderham .....	" .....	1st March, 1855	"
W. G. Gooderham .....	Trusts Co. ...	7th March, 1913	"
Thomas G. Meredith, K.C....	" .....	23rd July, 1894	"
L. A. Hamilton .....	Loan Co. ....	11th August, 1899	"
D. B. Hanna .....	Loaning Land Co. ....	30th May, 1905	"
M. J. O'Brien .....	Trusts Co. ...	1st April, 1912	"
E. R. Wood .....	Loan Co. ....	7th March, 1884	"
E. F. B. Johnston, K.C.....	Trusts Co. ...	25th April.....	"
A. J. Jackson .....	Loan Co. ....	14th June, 1900	"
J. H. Thors .....	" .....	January, 1881	"
J. L. Englehart .....	" .....	30th January, 1882	"
Hon. J. R. Stratton .....	" .....	7th May, 1890	"
Thomas H. Purdom, K.C.....	" .....	20th April, 1872	"
A. E. Dymont .....	Loan Co. ....	15th May, 1902	"
James Hutton, M.D.....	" .....	19th December, 1891	"
Sir Andrew H. L. Fraser....	" .....	24th February, 1912	"
T. H. Purdom, K.C.....	Trusts Co. ...	23rd March, 1910	"
Lt.-Col. H. R. Smith, C.M.G....	Loan Co. ....	13th August, 1863	"
W. T. Alexander .....	" .....		
S. J. Parker .....	" .....	10th May, 1889	"
Cawthra Mulock .....	Trusts Co. ...	8th April, 1910	"
Alexander Baine Petrie ....	Loan Co. ....	19th January, 1876	"
George Rutherford .....	" .....	6th June, 1871	"
E. Butterworth .....	" .....	24th June, 1890	"
T. G. Meredith, K.C. ....	" .....	18th March, 1864	"
James H. Mitchell .....	Trusts Co. ...	23rd June, 1887	"
John Cowan, K.C. ....	Loan Co. ....	20th August, 1889	"
Norman S. Gurd.....	" .....	27th March, 1847	"
C. S. Scott .....	" .....	16th December, 1876	"
Thomas Long .....	Loan Co. ....	1863	"
G. G. McCormick.....	" .....	2nd May, 1877	"
Sir George Gibbons, K.C.....	Trusts Co. ...	17th September, 1896	"

## LIST OF LOAN

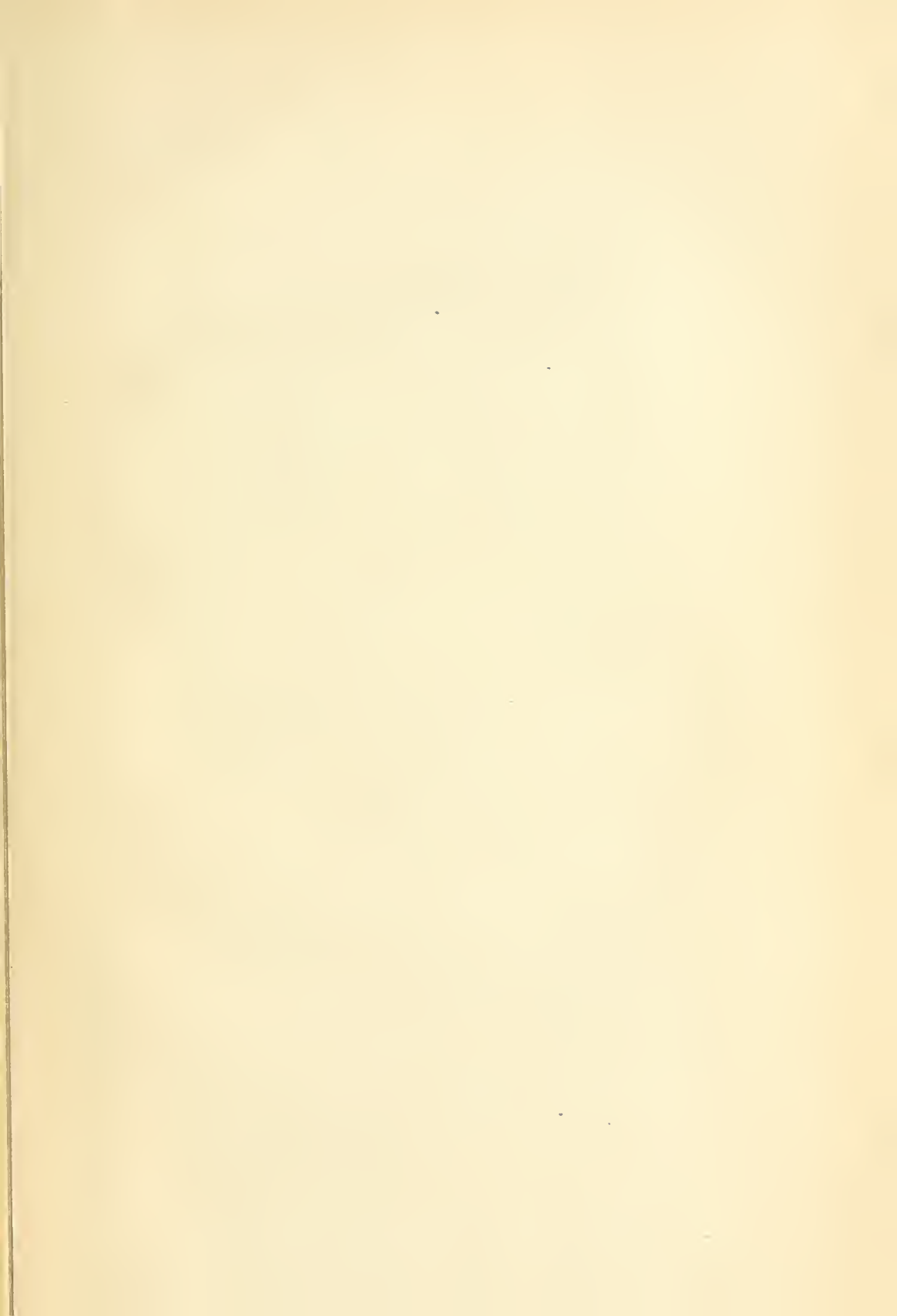
Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
298	Mercantile Trust Company of Canada (Limited) .....	Hamilton .....	Stuart C. Macdonald ..
149	Midland Loan and Savings Company ..	Port Hope .....	J. H. Helm .....
339	Montreal Trust Company .....	Toronto .....	*John F. Hobkirk .....
267	National Trust Company (Limited) .....	" .....	W. E. Rundle .....
210	Niagara Falls Building, Savings and Loan Association .....	Niagara Falls .....	B. M. Benson .....
114	Ontario Loan and Debenture Company ..	London .....	Alfred M. Smart .....
214	Owen Sound Loan and Savings Company	Owen Sound ..	C. A. Fleming .....
154	Oxford Permanent Loan and Savings Society ..	Woodstock ...	Malcolm Douglas ....
165	People's Loan and Savings Corporation.	London .....	Wm. Spittal.....
220	Peterborough Workmen's Building and Savings Society .....	Peterborough ..	J. Corkery .....
194	Port Arthur and Fort William Mortgage Company (Limited) .....	Port Arthur ..	A. J. McComber .....
230	Provident Investment Company .....	Toronto .....	A. H. Cox .....
328	Prudential Trust Company (Limited) ..	" .....	Aemilius Jarvis.....
170	Real Estate Loan Company of Canada (Limited) ..	" .....	E. L. Morton .....
175	Royal Loan and Savings Company .....	Brantford ....	W. G. Helliker .....
292	Royal Trust Company .....	Toronto .....	*Bruce L. Smith, (Toronto) .....
	Scottish American Investment Company (Limited) (a).....	" .....	*W. H. Lockhart-Gordon .....
244	Scottish Ontario and Manitoba Land Company (Limited), Glasgow .....	" .....	*Mowat, Langton & Maclellan .....
134	Security Loan and Savings Company ...	St. Catharines	Eugene F. Dwyer ....
110	Southern Loan and Savings Company...	St. Thomas...	Jno. Walker Stewart .
128	Standard Reliance Mortgage Corporation	Toronto .....	H. Waddington .....
358	Sterling Trusts Corporation .....	" .....	Col. J. G. Langton ...
279	Toronto General Trusts Corporation ...	" .....	A. D. Langmuir.....
124	Toronto Mortgage Company .....	" .....	Walter Gillespie .....
235	Toronto Savings and Loan Company ...	Peterborough ..	W. G. Morrow .....
304	Trusts and Guarantee Company (Limited) ..	Toronto .....	E. B. Stockdale .....
255	Union Trust Company (Limited), The ..	" .....	J. M. McWhinney ....
119	Victoria Loan and Savings Company ..	Lindsay.....	Charles E. Weeks ....
226	Walkerville Land and Building Company (Limited) ..	Walkerville....	D. F. Matthew .....
185	Waterloo County Loan and Savings Company) ..	Waterloo.....	P. V. Wilson .....

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII., chap. 12, sec. 18, as amended by 5 Edward VII., chap. 12, sec. 17, and by 8 Edward VII., chap. 33, sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1915, shows the assets of the Company then in Ontario at \$25,863.85, consisting of Loans secured by Mortgages of land, \$21,829.16; sale agreements and mortgages given for balance of purchase money, \$4,014.44; Cash on hand or in Bank \$19.25; that the Company had then no liabilities in Ontario.

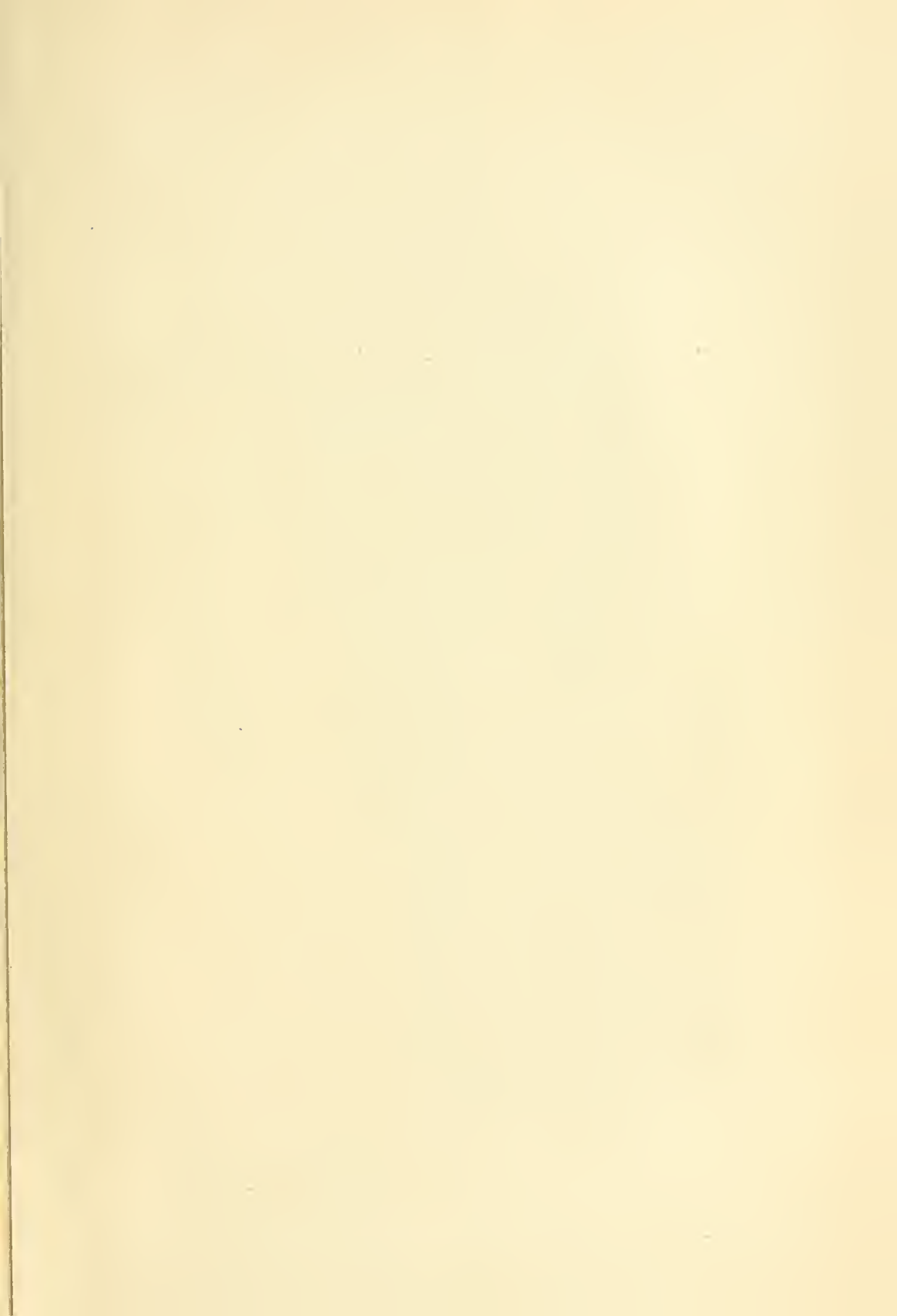
## CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Cyrus A. Birge .....	Trusts Co. ...	12th November, 1906	December 31st 1915
Wm. Henwood .....	Loan Co. ....	5th July, 1872	"
Sir Herbert S. Holt .....	Trusts Co. ...	21st March, 1889	"
J. W. Flavelle .....	" .....	12th August, 1898	"
R. P. Slater .....	Local Loan Co.	5th March, 1894	"
John McClary .....	Loan Co. ....	26th September, 1870	"
W. A. Bishop .....	" .....	1st April, 1889	"
Dr. W. T. Parke .....	" .....	27th October, 1865	"
W. F. Roome, M.D.....	" .....	22nd June, 1892	"
T. B. McGrath .....	" .....	17th January, 1889	"
J. J. Carrick, M.P. ....	" .....	27th December, 1913	
H. C. Cox.....	Loaning Land Co. ....	3rd November, 1893	"
B. Hal Brown .....	Trusts Co. ...	19th May, 1909	"
M. H. Aikins, M.D.....	Loan Co. ....	17th September, 1879	"
Christopher Cook .....	" .....	24th March, 1876	"
H. V. Meredith .....	Trusts Co. ...	24th June, 1892	"
.....	.....	.....	.....
Robert Anderson .....	Loaning Land Co. ....	15th December, 1879	December 31st, 1915.
Henry J. Taylor .....	Loan Co. ....	12th March, 1870	"
Wm. Mickleborough .....	" .....	25th November, 1903	"
Nathan H. Stevens .....	" .....	14th February, 1873	"
W. S. Dinnick .....	Trusts Co. ...	19th May, 1911	.....
Hon. Featherston Osler, K.C.	" .....	1st April, 1899	December 31st, 1915.
Hon. Sir William Mortimer Clark, LL.D., W.S., K.C. ..	Loan Co. ....	15th December, 1899	"
Herbert C. Cox .....	Loaning Land Co. ....	15th June, 1885	"
James J. Warren .....	Trusts Co. ...	24th February, 1897	"
Henry F. Gooderham .....	" .....	7th August, 1901	"
W. Flavelle .....	Loan Co. ....	4th September, 1895	"
F. H. Walker.....	Loaning Land Co. ....	22nd October, 1890	"
Thos. Hilliard .....	Loan Co. ....	7th April, 1913	"

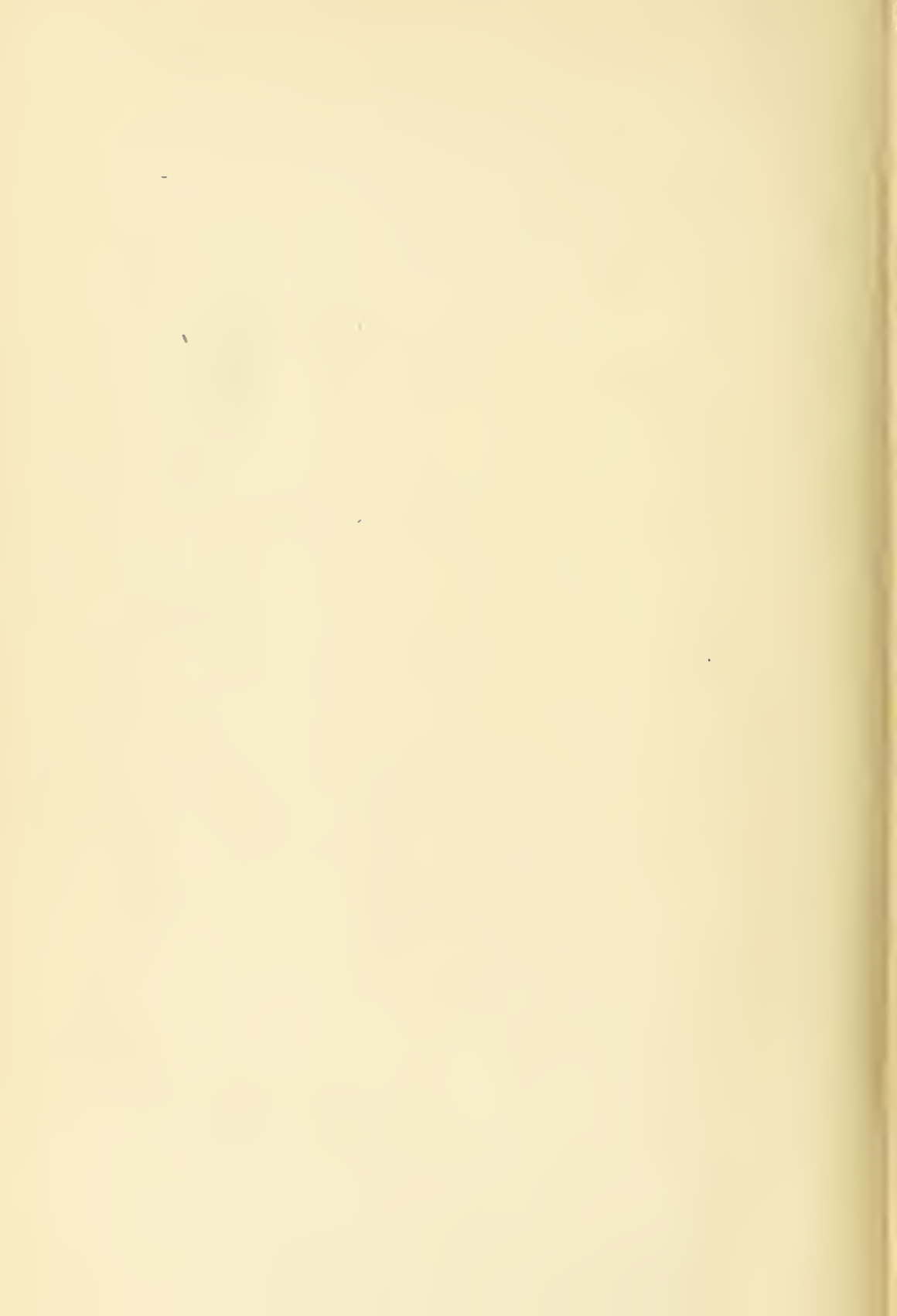












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