









SESSIONAL PAPERS.

VOLUME XIV.—PART V.

THIRD SESSION OF THE FOURTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

Šession 1882.



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REPORT

RELATING TO THE REGISTRATION OF

BIRTHS, MARRIAGES & DEATHS

IN THE

PROVINCE OF ONTARIO,

FOR THE YEAR ENDING 31ST DECEMBER,

1880.

Exinted by Order of the Tegislative Assembly.



PRINTED BY C. BLACKETT ROBINSON, 5 JORDAN STREET, 1882.

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REGISTRAR-GENERAL'S OFFICE, ONTARIO,

TORONTO, October 29th, 1881.

To His Honour the Honourable John Beverley Robinson, Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR,-

In compliance with the Statute in that behalf, the undersigned respectfully presents to Your Honour the Annual Report of Births, Marriages and Deaths for the year ending 31st December, 1880.

Respectfully submitted,

ARTHUR S. HARDY,

Registrar-General.



REPORT

RELATING TO THE REGISTRATION OF BIRTHS, MARRIAGES AND DEATHS

IN THE

PROVINCE OF ONTARIO,

FOR THE YEAR ENDING 31st DECEMBER, 1880.

Parliament Buildings, Toronto, October 29th, 1881.

To the Honourable A. S. HARDY,

Registrar-General of the Province of Ontario.

SIR,—I have the honour to present a Report of the Births, Marriages and Deaths registered in the Province during the year ending 31st December, 1880.

The number of Births registered during the year was 42,312, being an increase of 1,277 over those registered in 1879.

The number of Marriages registered was 12,783, an increase of 274 over the number returned in 1879.

The number of Deaths registered during the year was 19,802, an increase of 1,844 over the number reported in 1879.

The total number of Births, Marriages and Deaths registered in 1880 was 74,897, being an increase of 3,395, or 4·7 per cent., over the registrations in 1879.

The following statements form a complete summary of the Tables found in the Appendix attached to this Report. They show the total number of Births, Marriages and Deaths in each County, County Town, City and principal Town in the Province, as well as the increase or decrease in the number of registrations in 1880 as compared with 1879.

Table shewing the Total Number of Briths, Marriages and Deaths in each County, with the Increase or Degrease.

Decrease,	65 260 260 21 17 47
Increase.	25 1 1 23 1023 1 172 1 173 1 101 1 103 1 103 1 103 1 103 1 104 1 105 1 1
Total Number of B.,M.& D. 1879,	383 1300 2265 2265 2150 1171 11926 1182 915 873 1882 11882 11882 11882 11882 11882 11872 1
Total Number of B.,M.&D.	408 1301 2830 2830 1283 1273 1273 1879 2870 2054 1818 1935 1946 1955 1955 1956 1956 1957 1957 1957 1957 1957 1958 1958 1958 1958 1958 1958 1958 1958
Decrease.	8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Increase over 1879.	15 <
Number of Peaths, 1880,	69 7.28 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.3
.Эестелзе.	6 6 6 7 7 8 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Increase over 1879.	######################################
Number of Marriages 1880,	251 252 253 253 253 254 254 255 255 255 255 255 255 255 255
. Decrease.	255 111 18 10 10 10 17 17 18 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19
Increase over 1879.	8 6 6 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
Number of Birchs, 1880.	284 1365 1466 1461 1411 1411 1611 1623 1638 1638 1638 1638 1638 1638 1638 163
COUNTIES.	Algema Bruce Bruce Bruce Bruce Bruce Bruce Egyleton Elgin Frontenac Grey Haldimand Hashon Londola Muskeka and Parry Sound Norlola Northunberland and Durham Oxford Peel Perel Perel Pereborough Perth Peterborough Pereth Peterborough Peterboro

71 12	568	., 3,395.
153 12 108 78 132 79	3963	M. and D
1924 98 1334 11990 1256 2924 3161 7449	71502	Total increase in B., M. and D., 3,395
2077 110 1263 2008 1334 2912 3293 7528	74897	Total incr
16.23	152	1,844.
87 70 70 61 151 151 88 88	1996	Increase in Deaths, 1
639 246 246 564 376 1058 2090	19802	Increase i
118 22 52 81 81	400	;es, 274.
18	674	Increase in Marriages
349 28 28 210 363 214 482 517	12783	Increase i
4.75. 1111 1111	794	,277.
76	2071	crease in Births, 1,277
1089 58 807 1171 744 1670 1718 4285	42312	ncrease in
Stormont, Dundas and Glengarry Thunder Bay Victoria Waterloo Welland Welland Wellington Wentworth	Totals	

Table shewing the Increase or Decrease (as the case may be) of Births, Marriages and Deaths in the County Towns of Ontario in 1880.

RTHS,	Бестеаяе.	25. 25. 25. 25. 25. 25. 25. 25. 25. 25.
t of Bi	Increase.	49. 49. 49. 60. 61. 61. 61. 61. 63. 64. 64. 64. 64. 64. 64. 64. 64. 64. 64
Тотаг, Хумвек ог Віктня, Макнаова амр Велтня,	1880.	
Tora	1879.	21.12
	Decrease.	α α παρακούς τη α α α παρα α α παρακούς τη α α α παρα
HS,	Increase.	47. 151 152 158 158 158 158 158 158 158 158 158 158
DEATHS	1880,	
	1879.	21. 61. 62. 62. 63. 63. 63. 63. 63. 63. 63. 63. 63. 63
	Decrease,	71
AGES,	Increase.	83.5 111 222 223 223 223 224 225 225 227 227 227 227 227 227 227 227
Marriages	1880.	
	1879.	26 22 24 24 25 24 25 25 25 25 25 25 25 25 25 25 25 25 25
	Decrease.	5 H .w 37% 30 378 378 214
IS.	Іпстеляе.	288 1 288 1 288 1 1 1 1 1 1 1 1 1 1 1 1
Віктня	1880.	25.25.25.25.25.25.25.25.25.25.25.25.25.2
	1879.	\$2555555555555555555555555555555555555
	COUNTY TOWNS.	Brantford Walkerton Walkerton Walkerton Walkerton St. Thomas Sandwich Kingston Owen Sound Cayuga Milton Belleville Goderich Goderich Clatham Samia Perth Barckville Kapane St. Catharines Chobourg Whitby Woodstock Brampton
		Brantford Walkerton Ottake Ottake St. Thomas Sandwich Kingston Owen Sound Cayuga Milton Belleville Goderich Clatham Sarnia Perth. Perth. Prodon London London Simcoe Cobourg Whitby. Whitby.

114548 0248 0148	604	., 334.
91914 417-23 53 53	938	, M. & I
3.81 3.81 1.06 1.146 1.146 2.25 2.25 2.25 2.25 2.25 2.25 2.25 2.2	18144	Total increase B., M. & D., 334
329 354 354 354 354 204 229 229 229 254 88 88 88 1969 4899	17810	Total in
e 244 rora 44	281	. 1
51 co 4. □	475	eaths, 1
98 98 98 44 44 43 71 71 71 71 71 71 71 71 71 71 71 71 71	5506	Increase in Deaths, 194.
7.7 2.8 2.8 2.8 2.8 2.8 2.8 2.8 2.8 2.8 2.8	5372	Incre
12 2 2 12 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4	249	118.
경 :u3 ·4·21년 : H	367	rriages,
33.8 2.2 2.3 2.3 2.3 2.3 2.3 2.3 2.3 2.3 3.3 3	3631	Increase in Marriages,
65 64 65 65 65 65 65 65 65 65 65 65 65 65 65	3513	Increas
12 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	358	çi
2 2 2 2 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	380	Sirths, 2
197 189 46 46 116 120 116 97 122 3650 941	8947	Increase in Births, 22.
186 186 186 187 113 112 112 112 120 120 120 268 268 268 2638	8925	Incı
Stratford Peterborough L'Orignal L'Orignal Picton Pembroke Barrie Cornwall Lindsay Berlin Welland Guelph Hamilton	Totals	

RETURN OF BIRTHS, MARRIAGES and DEATHS in the Cities and principal Towns of Ontario, with the Population in each place, and the ratio per 1000 persons living, also the principal Causes of Death in those places.

		Old Age.	\$210888805584014101	200
		Lung Disease.	: & :	132
		Pneumonis.	0.2.0.1.0.0.0.0.4.0.c.0.0.4.u	309
		Heart Disease.	\$655550 \$655550 \$655555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$65555 \$655	187
DEATH		Brain Disease.	######################################	117
SES OF	.noid	Phthisis or Consump	2000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	523
AL CAU		Other Fevers.	04x04 0 244644 4	38
PRINCIPAL CAUSES OF DEATH	es.	Scarlet Fever.	110 120 130 140 150 150 150 150 150 150 150 150 150 15	110
P	Miasmatic Diseases	Typhoid Fever.	8 2 4 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	66
T. C. D. D. C.	smatic	.s:harrhea.	12x0r4r0uv10uv04c ul 1	134
	Mia	Dysentery.	0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	36
		Diphtheria.	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	138
ms.	-ndo	Ratio to 1000 of the I lation.	18.1 20.2 20.2 20.2 20.2 20.2 20.2 20.2 20	17.6
Deaths.		Zumber returned.	151 162 163 163 163 163 163 163 163 163 163 163	5021
AGES.	-ndo	Hatio to 1000 of the H lation.	11.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.	10.7
Marriages		Number returned.	25222222222222222222222222222222222222	307.4
ms.	-ndo	Ratio to 1000 of the F	26.25	27.5
Burus		Zumber returned.	2650 941 667 487 488 296 296 296 296 197 197 168 97 88 88 88 88 133 133	7831
		Population, *	83410 28301 28301 28301 119370 119370 2935 2935 2935 2935 2935 2935 2935 2935	285107
And the second of the second o		CITIES AND PRINCIPAL TOWNS.	T Toronto Ottawa Ottawa Ottawa London Kingston Brangton St. Catharines Guelph Belleville St. Thomas Stratford Chatham Brockville Windsor Lindsay Vondsor Lindsay Vondsor Lindsay Vondsor Koobourg Woodstock Barrie.	Totals

* The estimated population of the Cities and principal Towns for 1880, above given, is obtained by adding to the population returned by the Census of 1871, ninetenths of the increase in those places as shown by the Census for 1881, lately published.

REMARKS ON THE PRECEDING TABLES.

The increase in the number of births registered in 1880 was 1,277, or over 3 per cent. Two-thirds of the counties reported an increase, notably those of Carleton, Essex and Frontenac. Twenty-six counties returned an increase over 1879, and thirteen, apparently, retrograded.

In the return of births, the county towns did not sustain the usual ratio of improvement of former years, only 22 more than in 1879 being registered. Fourteen county towns reported an increase, while 22 fell short. Ottawa and St. Catharines returned the greatest increase in births, while Hamilton and London exhibited a larger falling off in number than any of the other county towns.

The duty devolving upon ministers to register the marriages solemnized by them appears to have been promptly and carefully performed. The increase in the number of reported marriages in 1879 was 274, or 2.1 per cent.

Too much praise cannot be given to elergymen, for they have conscientiously carried out the requirements of the Registration Act.

From twenty counties the number of marriages returned was greater in 1880 than in 1879, but the reverse was true of nineteen counties.

The largest increase, 135, was returned by the County of Carleton, and the maximum decrease, 81, by the County of York.

In the county towns the increase in marriages in 1880 was 118. Ottawa led with 83 more than in 1879; Toronto shewed the greatest decrease—74.

The increase in the number of deaths registered in the Province during 1880 was 1,844, or 10 per cent.

Of the thirty counties which reported an increase, the most noticeable were Carleton, Essex, Wellington, Northumberland and Durham (united), and Frontenae; Carleton stood highest with an increase of 214. Nine counties reported a decrease, that from Huron being greatest, namely, 66.

A large majority of the county towns exhibited a decrease in the number of deaths registered; in former reports they invariably shewed a marked increase. Ottawa had the largest increase, 153; and Hamilton the greatest decrease, 34. The large number of deaths reported from Ottawa is attributable to an epidemic of smallpox, which carried off a large number of persons.

The table of vital statistics registered in the twenty cities and principal towns represents the number of births to be 7,832, an increase of 84; of marriages 3,074, an increase of 162; and of deaths 5,021, an increase of 392.

The united population of these cities and towns in 1880 is estimated at 285,107, and is based upon the census of 1881, as explained in a note at the foot of the table on page 12. The increase of the population in these places over the total number returned by the Assessors in 1879 was 8,264. This gives a ratio of 27.5 births per 1,000 persons living,

against 28 for 1879. In regard to marriages the ratio is 10.7 per 1,000, a slight increase over 1879.

The death rate is 17.6 per 1,000, an increase over 1879 of .9 per 1000.

In births, Toronto, Belleville, Guelph, Peterborough, Kingston and Brantford return a larger ratio than the average from the whole of the cities and towns.

Chatham returned the highest marriage rate, viz., 21 per 1,000 of the population, and Stratford the lowest, 7.2 per 1,000.

In Toronto, Ottawa, London, Kingston, Brantford, St. Catharines, Belleville and Windsor the death rate was higher than the average, 17.6. Brockville stood at the foot of the list with 9.1 per 1,000.

BIRTHS.

BIRTHS.

BIRTHS BY MONTHS.

(For Table see Appendix, page iv.)

The number of males born in 1880 was 22,019, and of females 20,293. For every 100 females there were 108.5 males, or 52 males and 48 females in each 100 children born.

Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
Males	1812	1855	2057	1886	1806	1748	1812	1852	2006	1752	1708	1725	22019
Females	1706	1695	1925	1685	1630	1590	1627	1842	1754	1682	1606	1551	20293
75 1 1: 11 4													
Male births to 100 Female births	106.2	109.4	106.8	111.9	110.8	109.9	111.3	100.5	114.3	104.1	106.3	111.2	108.5

It will be seen by the above table that the proportion of male to female births varied considerably in the different months of the year. The greatest disparity occurred in September, when the ratio was 114 males to 100 females. In 1879, March stood highest, with the same proportion, 114 males to 100 females. In August, the numbers of male and female births were nearly equal, viz., 100.5 to 100.

ORDER OF BIRTHS BY MONTHS, 1879-1880.

Months.		1879.		Монтив.		1880.	
	Males.	Females	Total.		Males.	Females	Total.
January	2051	1866	3917	March	2057	1925	3982
March	2027	1764	3791	September	2006	1754	3760

ORDER OF BIRTHS BY MONTHS, 1879-1880-Continued.

Months.		1879.		Months.	1880.			
:	Males.	Females	Total.		Males.	Females	Total.	
February	1872	1753	3625	August	1852	1842	3694	
September	1855	1717	3572	April	1886	1685	3571	
August	1858	1638	3496	February	1855	1695	3550	
December	1755	1661	3416	January	1812	1706	3518	
July	1763	1614	3377	July	1812	1627	3439	
October	1717	1632	3349	May	1806	1630	3436	
November	1666	1552	3218	October	1752	1682	3434	
April	1628	1560	3188	June	1748	1590	3338	
May	1641	1529	3170	November	1708	1606	3314	
June	1510	1406	2916	December	1725	1551	3276	
	21343	19692	41035		22019	20293	42312	

In 1880 more births were returned for March than for any other month; the opposite was true of December. In 1879, January stood highest and June lowest in this respect.

QUARTERLY RETURN OF BIRTHS, 1879-1880.

			1879.		1880.		
		Males.	Females	Total.	Males.	Females	Total.
Quarter ending	g March 31st	5950	5383	11333	5724	5326	11050
"	June 30th	5468	5016	10484	5440	4905	10345
"	September 30th	5146	4798	9944	5670	5223	10893
"	December 31st	4779	4 195	9274	5185	4839	10024
	Total	21343	19692	41035	22019	20293	42312

In each year the largest number of births occurred in the first quarter. This appears to be also true of England, where, as in Ontario, the second quarter usually stands next highest, and the fourth quarter lowest.

The number of births within the several specified periods was as follows:-

For the	$year\dots\dots$	42,312—	Males,	22,019;	Females,	20,293.
		Average.		Average.		Average.
6.6	$\mathrm{month}\;\ldots\ldots\;$	3,526	44	1,835:	6.0	1,691.
66	week	813	"	423;		390.
	day	116	+ 6	60;	6.5	56.

The difference between the male and female births reported during the past nine years is shewn by the following table:-

In	1872	 1,027	more male	children we	re b <mark>orn th</mark> an	female
4.4	1873	 1,037	.6	44	"	
6.6	1874	 1,073	6.6		66	
• •	1875	 1,064	+4	h n	**	
+ 6	1876	 987	6.6	6.6	14	
	1877	 1,361	44	4.0	**	
1.	1878	 1,780	6.6	6 a	**	
6.6	1879	 1,651	6.6	6.6	••	
6.6	1880	 1,726	**	b 6	**	

The following statement shews the total number of births in each quarter for the last seven years, with percentages :-

QUARTER.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total for 7 years.	Percentage of the whole 7 years.
January to March	7610	6998	10012	12580	10652	11333	11050	70235	27.4
April to June	7048	6481	9566	9899	9688	10484	10345	63511	24.8
July to September !	7034	6474	9623	9854	10075	9944	10893	63897	24.9
October to December	6546	6015	9257	7624	9821	9274	10024	58561	22.8
	28238	25968	38458	39957	40236	41035	42312	256204	100.00

COMPARATIVE STATEMENT of the Birth Rate in the Cities and Principal Towns of Ontario for Five Years.

1880.	Birth rate per 1,000 living.	25.17 26.17 27.18 28.17 28.18 28.18 29.19 29.19 20.11	27.4
	Zumber of Births.	2650 941 067 067 067 067 286 286 286 286 286 187 187 187 187 188 188 189 189 189 189 189 189 189 189	7751
	Population accerding to Census.	83410 35041 26530 19370 19370 19370 9265 9265 9265 9265 1753 7753 7753 7753 7753 4568 4506 4506 4709	283274
	Birth rate per 1,000.	886888888888888888888888888888888888888	27
1879.	Zumber of Births.	2538 994 479 473 138 138 1112 1112 1112 1144 1144 1144 1144 114	7646
	Population.	73813 31268 24015 19666 10475 14358 9789 10587 10072 7217 8885 7217 8885 7217 57217 8885 860 860 860 860 860 860 860 860 860 860	276987
	Birth rate per 1,000.	225888888888888888888888888888888888888	27
1878.	Zumber of Births.	2637 1008 1708 172 172 172 173 183 183 183 183 183 183 183 183 183 18	7602
	Population.	70867 33511 24000 19186 11079 14079 14079 10792 9612 10792 10792 17325 7325 7325 7325 7325 7325 7325 7325	271413
,	Birth rate per 1,000.	%%224338%%%%%%%%%%%%%%%%%%%%%%%%%%%%%%%%	25
1877.	Zumber of Births.	2522 2522 2525 2526 253 253 253 253 253 253 253 253 253 253	6793
•	Population.	67386 326111 244311 18898 131343 131243 131243 111192 10119 1019 6873 6873 5974 5974 5978 5978 5978 5978 5978 5978 5978 5978	267289
	Birth rate per I,000.	228886888888888888888888888888888888888	23
1876.	Zumber of Births.	24	6359
	Population as returned by the Assessors.	71693 32610 25000 18195	266154
CITIES AND PRINCIPAL TOWNS.		Hamilton Uttawa London London London Set. Catharines Kingston Belleville Brantford Huelph St. Thomas Stratford Chatham Brockville Peterborough Port Hope Lindsay Lindsay Colour Golour	Twenty cities and towns

ILLEGITIMATE BIRTHS, TWINS AND TRIPLETS.

		ILLEG						
YEAR.	No.		tion to the		Ratio in every 1,000 Births.	No. of Twins.	No. of Triplets.	
1872	235	One ir	every 99 B	irths.	10.0	76	0	
1873	229	64	" 129	"	8.3	200	1	
1874	196	4.6	" 144	6.6	6.9	255	2	
1875	198	66	" 131	6.6	4.8	264	1	
1876	392	4.6	" 98	6.6	10.1	349	1	
1877	529	6.6	" 75	66	13.2	411	5	
1878	575	6.6	" 70	"	14.2	425	9	
1879	524		" 78	44	12.7	378	1	
1880	671	66	" 63	6.6	15.8	407	6	
Average for the nine years	394	One ir	every 97 B	irths.	10.1	307	Nearly 3.	

ILLEGITIMATE.

The registered births of illegitimate children in 1880 were largely in excess of those in 1879. In the latter year 524 were reported; in the former year, 671; an increase of 147—an increase particularly undesirable, if it is to be accepted as an indication of further decline in the morality of the people, but there is little doubt it was largely due to more accurate returns.

It is generally admitted by statisticians that when the marriage rate is higher than the average, a corresponding decrease in the number of illegitimate births may be anticipated. In 1880 the marriage rate in the Province was larger than in previous years, but the number of illegitimate children was also larger. Compared with other countries, however, our ratio of illegitimate per 1,000 of all births registered was small. The Massachusetts rate for 1879 was 17.8 per 1,000; England, 47 per 1,000; in Ontario, 15.8 per 1,000.

The four counties, York, Wentworth, Carleton and Middlesex, having within their limits the largest cities, Toronto, Hamilton, Ottawa and London, returned, in all, 380 illegitimate births, or 56 per cent. of the whole number registered in the Province. In York there were 170 illegitimate births, or 25 per cent. of the whole; Carleton 126, or 18 per cent.; Wentworth 44, or nearly 7 per cent.; and Middlesex 40, or 6 per cent. The large number of illegitimate children returned as having been born in the chief cities is principally due to the fact that many unfortunate women from outlying municipalities

revert to them, either for the purpose of better concealment, or, from sheer necessity, to take advantage of the hospital and lying-in accommodation and superior treatment so generously provided, and which, under the circumstances, is obtained wholly or nearly free of charge.

TWINS AND TRIPLETS.

The number of twins registered in 1880 was 29 more than in 1879, and 18 less than in 1878. That year, with its total of 425 pairs of twins, stands higher than any other year since 1872, or the highest in nine years.

Six births of triplets were returned in 1880; in 1879 only one such birth was recorded.

There was therefore one pair of twins to every 104 births, and one case of triplets to every 7,052 births; or of every 52 children born one was a twin, and of every 2,351 one was a triplet.



MARRIAGES.

MARRIAGES.

MARRIAGES BY DENOMINATIONS.

(For Table see Appendix, page xii.)

Of the whole number of persons married in 1879, the percentages of those whose religious denominations were given were as follows:—

37.37	per	cent.	(or	1	in eve	ry 2.	.67)	were	Methodists.
20.87		66	("	1	66	4.	.80)	44	Presbyterians.
16.98		66	("	1	66	5	.88)	46	Episeopalians.
12.78		"	("	1	66	8	.13)	66	Roman Catholies.
5.64		66	("	1	66	17	.72)	64	Baptists.
1.94		66	("	1	46	51.	.51)	66	Lutherans.
1.88		66	("	1	66	53	.06)	66	Bible Christians.
.77		4.6	("	1	66	128	.79)	66	Congregationalists.
.57		66	("	1	66	172	.92)	"	Mennonites.
.05		66	("	1		1902	.15)	66	Quakers.
1.64		66	("	1	66	61.	.46)	66	of other denominations.

The percentages in 1880 were as follows:

```
36.19 per cent. (or 1 in every 2.76) were Methodists.
             ("1
20.38
                         4.92)
                                     Presbyterians.
16.70
             ("1
                           5.98)
                                     Episcopalians.
            ("1
12.66
                       " 789)
                                     Roman Catholics.
             ("1
5.43
                       " 18.39)
                                     Baptists.
             ( " 1
 2.78
                       " 35.90)
                                     Lutherans.
 2.15
            ( " 1
                       " 46.48)
                                     Bible Christians.
             ("1
 .82
                       " 120.59)
                                     Congregationalists.
 .52
             ("1
                       " 192.22)
                                     Mennonites.
              ("1
                       " 220.40)
  .45
                                     Quakers.
              ("1
 1.12
                                     of other denominations.
                       " 89.08)
```

The whole number of marriages recorded during 1880 was 12,783—25,566 persons. This was an increase over 1879 of 274 couples, or 548 persons. Of those who were married in the former year, 211 belonged to no religious denomination; the officiating ministers failed to record anything to the contrary.

It appears from the Table that 9,253 Methodists were married, or more than onethird of the whole number reported; the majority of these was composed of females, the respective totals being 4,704 and 4,549 males. According to numbers, the Presbyterians, Episcopalians and Roman Catholics respectively came next in order, but more males than females, professing to belong to these denominations, were married; the three bodies in the aggregate returned 6,452 males to 6,250 females. In all the other denominations the females exceeded the males.

· MARRIAGES CLASSIFIED BY MONTHS.

(For Table see Appendix, page xx.)

QUARTERLY RETURN OF MARRIAGES, 1879 AND 1880.

	18	79.	1880.		
~	Number of Marriages.	Per cent. of the whole number.	Number of Marriages.	Per cent. of the whole number.	
Quarter ending 31st March	3295	26.3	3304	25,9	
" 30th June	2632	21.1	2740	21.5	
" 30th September	2496	19.9	2523	19.7	
" 31st December	4029	32.2	4155	32.5	
Date of marriage omitted	57	.5	61	.4	
	12509	100.0	12783	100.0	

MARRIAGES BY MONTHS IN NUMERICAL ORDER, 1879-1880.

1879.	1880.	
December	13 December 1696	
October	57 October 1317	
January 12	23 January 1205	
November	59 September	
February	96 November	
September	67 March 1070	
March	76 February 1029	
April 9	43 April	
June 8	78 June 943	
July 8	38 May 842	
	11 July 686	
August	91 August 675	

The average	number of marriages	s per quarter f	or 1880 w	as	3196
"		month	66		1065
"	44	week	4.6		245
"		day	6.6		37

For the same months as 1879, viz., December and October, the largest number of marriages was returned, and for the same month, August, the lowest.

In those counties in which the cities and large towns are situated the largest number of marriages took place. York, including Toronto, headed the list with 1,153 marriages; Middlesex, including London, came next with 628; Wentworth, including Hamilton, and Carleton, including Ottawa, followed with nearly the same numbers, viz., 517 and 508 respectively. Halton returned the smallest number, 140, but it is a small county and has no large town within its limits.

MARRIAGES BY AGES.

(For Table see Appendix, page xxii.)

Of the 12,783 men married during 1880, only 129 were under the age of 20 years, while 2,698 women entered the matrimonial state before arriving at that age. From the ages of 20 to 25 the number of women wedded was still largely in excess of men, viz., 6,492 females to 5,051 males. Between the ages of 25 and 30 this condition was naturally reversed, and we find a larger number of men than women married during this period, viz., 4,464 of the one to 2,202 of the other sex. Throughout every other period of life more males than females entered the married state.

Between the ages of 70 and 75 years only one woman was married, while 30 men who had reached that advanced age found wives. Above the age of 75 years no woman was married, but fifteen men of patriarchal years, being between the ages of 75 and 87, found partners.

The proportion of males to females married during the different quinquennial periods of life, for the years 1879-80, to the whole number of marriages, is shewn in the appended table:—

	Whole n	187 umber of		s, 12509.	1880. Whole number of marriages, 12783.			
QUINQUENNIAL PERIODS	Males.		Females.		Ma	les.	Females.	
OF LIFE.	Number married.	Per cent. of the whole.	Number married.	Per cent. of the whole.	Number married.	Per cent. of the whole.	Number married.	Per cent. of the whole,
Under 20 years	130	1.04	2842	22.71	129	1.00	2698	21.10
From 20 to 25 years	4820	38,53	6141	49,09	5051	39.51	6492	50.79
" 25 " 30 " ···· ····	4270	34.13	2126	17.00	4464	34.93	2202	17.23
· 30 · 35 · · · · · · · · · · · · · · · · ·	1572	12.56	620	4,95	1502	11.75	656	5.13
., 35 , 40 ,	699	5.59	338	2.70	630	4.94	285	2.22
" 40 " 45 "	348	2.78	172	1.36	375	2.94	185	1.44
· 45 · 50 · ·	233	1.86	111	.89	206	1.61	90	.71
" 50 ° 55 ° · · · · · · · · · · · · · · · ·	168	1.34	49	.39	132	1.04	58	.46
" 55 " 60 "	99	.79	21	.16	84	.65	27	.22

Proportion of males and females married during the different quinquennial periods of life, etc.—Continued.

		18	79.		1880.			
QUINQUENNIAL PERIODS	Males.		Females.		Males.		Females.	
OF LIFE.	Number married.	Per cent. of the whole.	Number married.	Per cent. of the whole.	Number married.	Per cent. of the whole.	Number married.	Per cent. of the whole.
From 60 to 65 years	59	.47	23	.17	76	.59	25	.20
" 65 " 70 "	39	.30	10	.07	37	.29	8	.06
" 70 " 75 "	$-\bar{2}2$.17	1	.007	30	.24	1	.007
" 75 " 80 "	5	.03	0	.00	10	.07	0	.00
" 80 and over	3	.02	0	.00	5	.04	0	.00
Ages not given	42	.39	55	.51	52	.40	56	.44
	12509	100.00	12509	100.00	12783	100.00	12783	100.00

The following, taken from among the marriages in which the bridegroom was far advanced in life, exhibit in some instances great disparity in the ages of the contracting parties:—

	BRIDEGROOM THE ELDER.						
Counties.	Occupation of Bridegroom.	Age of Bridegroom.	Age of Bride.				
Stormont, Dundas and Glengarry	Farmer	86	60				
Lincoln	66	85	41				
Hastings		81	31				
Stormont, Dundas and Glengarry	66	80	20				
Grey	u	79	51				
York	Soldier	79	60				
Welland	Farmer	78	45				
Elgin	66	77	64				
Perth	66	76	51				
Oxford	٠٠	76	55				
Wellington	66	75	50				
Wentworth	Merchant	75	52				

Table from preceding page—Continued.

	Bridegroom the Elder.						
Counties.	Occupation of Bridegroom.	Age of Bridegroom.	Age of Bride.				
Hastings	Farmer	75	53				
Kent		75	58				
Grey		74	55				
62		74	68				
Sinacoe		74	52				
Hastings	Labourer	72	60				
York	Letter carrier	72	64				
Wentworth	Farmer	72	54				
Renfrew	Conveyancer	72	30				
Carleton	Labourer	71	51				
Haldimand	Clerk	71	18				
Hastings	Farmer	71	33				
Norfolk	Clergyman	71	54				
Northumberland and Durham	Gentleman	71	51				
66 66		71	39				
	Government officer	71	51				
Ventworth	Farmer	71	41				
Huron,	Gentleman	70	44				
eeds and Grenville	Farmer	70	57				
liddlesex	44	70	68				
Northumberland and Durham	Gardener	70	66				
	Farmer	70	60				
eel	66	70	43				
imcoe	Gentleman	70	48				
Vaterloo	Farmer	70	29				
Vellington	Gentleman	70	50				
Ventworth	Farmer	70	50				
ork	Soldier	70	56				
Bruce	Farmer	70	23				

The following are among the instances in which the bride was older than the bride-groom:—

	Bride the E	LDER.	
Counties.	Occupation of Bridegroom.	Age of Bridegroom.	Age of Bride.
Essex	Farmer	60	65
Norfolk		70	73
Perth	Gentleman	62	65

For the past eight years there was reported each year at least one man marrying when 80 or over 80 years of age, but in 1880 four were so returned. One of them was 86, and his partner 60 years of age; another 85 and his wife 41; while in the third case the husband was 81 and the wife 31. In the fourth instance, the husband was 80 years of age, and the girl he wedded only 20. In only three cases the bride was older than the bridegroom, and the difference in their ages was not great. The united ages of the oldest couple married was 146 years, and of the youngest 31.



DEATHS.

DEATHS.

DEATHS AT DIFFERENT AGES.

The death rate under one year, from one to five, from five to ten, and in each decennial period thereafter, for the years 1876, 1877, 1878, 1879 and 1880, is shewn in the following table:—

	187	76.	187	77.	187	78.	187	79.	188	30.
	No.	Per cent. of the whole.								
Total under one year	3844	21.4	4704	24.1	3963	22.9	3869	22.1	4379	22.8
" from one year to five years	2471	13.7	2841	14.6	2321	13.4	2159	12.3	2795	14.6
Total under five years	6315	35.1	7541	38.7	6284	36.3	6028	34.4	7174	37.4
Total from 5 to 10 years	1012	5.6	1064	5.6	904	5.2	777	4.4	976	5.1
" 10 " 20 "	1341	7.5	1391	7.1	1187	6.8	1057	6.0	1197	6.2
	1696	9,5	1687	8.6	1623	9.4	1622	9.4	1785	9.3
" 30 " 40 "	1316	7.4	1310	6.7	1201	7.0	1205	6.8	1192	6.2
" 40 " 50 "	1116	6.2	1444	5.8	1026	6.0	1112	6.3	1142	5.9
" 50 " 60 "	1099	6.1	1098	5.6	1067	6.1	1116	6.6	1119	5.8
" 60 " 70 "	1311	7.3	1389	7.1	1276	7.4	1486	8.5	1468	7.6
" 70 " 80 "	1595	9.0	1572	8.1	1551	9.0	1675	9,6	1803	9.4
" 80 " 90 "	917	5.1	1000	5.2	951	5.5	1071	6.2	1112	5.9
" 90 " 100 "	228	1.2	272	1.5	214	1.3	269	1.5	235	1.2
	17946	100.00	19472	100.00	17284	100.00	17486	100.00	19203	100.0
Age not given	677	3.6	581	2.8	524	2.9	490	2.7	599	3.0
Whole number of deaths	18623		20053		17808		17958		19802	
			1			1			1	

QUARTERLY RETURN OF DEATHS.

			Males.	Females.	Total.	Per cent. of the whole.
Quarter	ending	March 31st	2659	2544	5203	26.3
"	66	June 30th	2726	2334	5060	25.5
"	66	September 30th	2472	2325	4797	24.2
"	66	${\rm December\ 31st\ \dots\dots\dots}$	2433	2309	4742	24.0
			10290	9512	19802	100.00
			0.0			

MONTHLY RETURN OF DEATHS, IN ROTATION ACCORDING TO NUMBERS.

	Males.		Females.
March	1053	March	
April	1048	April	. 962
May	906	February	. 832
September	857	August	
February	851	December	
October	846	September	
August	823	October	
December	806	May	. 760
July	792	July	
November	781	November	
June	772	January	696
January	755	June	. 612
I	0,290		9,512

ONTARIO.

In	1875	there were	4,941	male	decedents	to 4,909	females,	or 100.8	males to	100 females.
"	1876	66	9,746	66	"	8,877	"	109	66	66
46	1877	"	10,603	66	"	9,450	"	112	"	66
"	1878	66	9,358	"	66	8,450	6.6	110	66	"
	1879	"	9,458	4.6	66	8,500	"	111	66	66
.6	1880	66	10,290	"	"	9,512	"	108	66	66

The percentage for the 6 years shews that 109.3 males died to every 100 females.

In	1875 the	re were	13,503	male	births	and 12,465	females,	or 108	males	to 100 females.	
44	1876	6.6	19,733	66	"	18,746	46	105	66	66	
44	1877	66	20,659	"	"	19,298	66	107	66	66	
16	1878	66	21,008	66	66	19,228	66	109	"	66	
6.4	1879	٤٤	21,343	66	66	19,692	"	108	"	66	
.1	1880	44	22,019	66	"	20,293	"	108	66	"	

RHODE ISLAND.

Deaths in	1875	2,108	$_{\mathrm{males}}$	to	2,209	females,	or 95.4	males	to 100 females.
"	1876	1,969	66		2,147	66	91.7	66	66
66	1877	2,132	66		2,138	6.6	92.0	66	6.6
"	1878	2,161	4.6		2,280	66	94.8	66	4.6
44	1879	2,183	4.6		2,289	66	95.4	6.	4.6
Births in	1875	3,362	"		3,146	"	106.9	6.6	6.6
6.6	1876	3,291	"		3,038	"	108.3	6.6	
"	1877	3,163	66		3,072	6.6	103.0	6.6	"
"	1878	3,402	66		3,312	66	102.7	6.6	"
"	1879	3,259	66		3,091	6.6	105.4	6.6	66

MASSACHUSETTS.

Deaths in	187517,329	males to	17,619	females,	or 98.4	males	to 100 females
6.6	187616,485	66	16,669	"	98.8	"	"
4.6	187715,427	66	15,894	66	97.1	46	66
6.6	187815,384	66	15,986	66	95.6	66	46
	187915,628	66	16,142	66	96.8	66	44
Births in	$1875\ldots\ldots22,\!457$	66	21,513	4.6	104.3	66	46
"	187621,149	66	20,410	66	103.6	66	44
66	187721,466	4.6	20,375	66	105.3	"	
6.6	187821,199	66	20,022	66	105.8	"	46
64	187920,658	"	19,623	66	102.0	66	"

Comparison of the Death Rate in the Cities of Ontario with some of the Cities and Towns in the United States:—

Ontario.	Population.	Number of Deaths.	Ratio to 1000 living.	United States.	Population.	Number of Deaths.	Ratio to 1000 living.
Toronto	83410	1510	18.1	Providence City, Rhode Island	104862	2026	19.3
Hamilton	35041	612	17.4	777	12167	183	15.0
Ottawa	26830	563	20.9	,			
				1 New Ports,	15698	264	16.8
London	19370	393	20.2	Pittsfield, Massachusetts	12267	197	16.1
Kingston	13925	299	21.4	Lowell, "	49688	1006	20,2
Guelph	9589	123	12.8	Waltham, "	9967	159	16.0
Brantford	9475	196	20.6	Boston, "	364886	7778	21.3
St. Catharines	9435	185	19.5	Cambridge, "	47838	896	18.7
Belleville	9295	198	21.3	Baltimore, Maryland	393796	8043	20.4
St. Thomas	7753	75	9.6	Burlington, Vermont	14387	145	10.0

NUMBER OF DEATHS AT VARIOUS PERIODS OF THE YEAR.

As in 1879, more deaths were registered during the first quarter of 1880 than during any of the other quarters of that year. But while in 1879 there were 525 more deaths in the first than in the second quarter, in 1880, owing to a low death rate in January, there were only 143 more in the first than in the second. During the second quarter of that year 263 more deaths were registered than during the third quarter; in 1879 the difference in the registrations during these two quarters was just two more, or 265. In

the third quarter of 1880, there were 55 more deaths than in the fourth, and 45 more in the third than in the fourth quarter of 1879.

During the first half of 1880, 724 more deaths were registered than during the second half, while in 1879 the difference between the same periods was 1,100.

In 1880, as in 1879, the largest monthly death rate was recorded in March; in the year 1878 August stood highest in this respect. In Massachusetts it appears the greatest mortality occurs usually, if not always, in August, September or July, and in England in March, February or January. In Massachusetts the greatest mortality takes place during the third quarter, the fourth comes next and the second last.

In 1880 the smallest monthly record was for June, when 685 less deaths were reported than in March, which had the heaviest death rate. The corresponding month 1879 was October, but the difference between it and March was 534, or 151 less than the difference between March and June, 1880.

For Causes of Death, classified by Months, by Ages and by Sexes, and by Counties, see Appendix, Tables E and F, pages xxx. and lvi.

THE DEATH WAVE FOR THE YEAR.

In following the rise and fall in mortality from month to month in the year under review, we find the invariable two high points and two low points. Commencing with January, and the low rate of mortality of 1,451 deaths (55 less than in the previous December), we trace a rapid rise in the short month of February, 232 more deaths being recorded than in January, giving a death rate for that month over 23 per cent. greater than for January, taking into consideration the length of the months. In March the increase was not proportionately so great, being only about 15 per cent., though 386 more deaths were recorded in that month than in February. April, which is a day shorter than March, returned nearly as heavy a mortality, though there were 59 less deaths than in March. In May there was a marked fall, and 344 less deaths were registered than in April. In June, though not quite to such an extent, the marked fall continued and 282 less deaths were recorded, the mortality being then lower than in any other month in the year. In July there was a rise, and 147 more deaths were reported than in June. In August the rise continued, there being 106 more deaths than in July. In September, a month shorter by a day, the rate of mortality was actually higher than in August, though there were 8 less deaths registered. Throughout October, November and December the high rate of mortality was maintained, with only a slight fall of about 3 per cent. in November, which was followed with a proportionate rise in December.

The most marked feature in the death wave for the year was perhaps the low point to which it subsided in January. Of the total deaths recorded in the year only 7.3 per cent. were registered in that month. In the four preceding years the average percentage for January was 8.5, and 8.3 per cent. was the lowest for any one of those years. The wave rose rapidly, however, through February, 1880, and in March there were 618, or 42 per cent. more deaths than in January. This altitude, the highest in the year,

extended into April, but in May the wave sank lower than in February, and in June fell to the lowest point in the year, being the second low point. In July it rose again, though not so high as in May; but in August and early in September it had nearly attained the May altitude, where it remained until the end of the year, with the exception of the slight downward curve in November already alluded to.

Among the peculiar features in the death wave for 1880 may be mentioned the facts (1) that the first high point reached in March (from which the wave usually recedes a good deal in April) was maintained throughout April and did not fall until May; and (2) that the wave, having risen to its second high point in August, did not recede again during the year except slightly in November; in other words, there was an absence of the usual marked fall or low point after the summer high point.

Again, in 1880, as in 1879, the high point in the death wave during the cold wet weather of early spring was much higher than the high point during the hot dry weather in summer. Usually there is little difference in the height of these two high points, though sometimes that of the summer is highest.

Almost invariably the two low points in the wave are reached, in the one case, before the summer high point, or about June, and in the other after that high point, or in September, October or November; in 1880 one of these low points was in January, though the other, the lower of the two, was in June.

The returns shew that in that year, as in 1879, the mortality in March, and also in April, was very high, and, as will be seen further on, that this was largely due to deaths from lung diseases, especially from inflammation of that organ.

The causes of the invariable two high points in mortality every year have been referred to at length in the two preceding reports.

CERTIFIED CAUSES OF DEATH.

In regard to the certified specific causes of death, no marked improvement in diagnosis can be claimed in 1880 for physicians, unless it be concealed behind the fact that there were nearly 100 less fatalities attributed to Old Age. It also appears to be a discredit and reproach upon diagnostic medicine that, while 4,379 deaths of those under the age of one year were registered, 1,300, or nearly 30 per cent. of this number, were registered under the indefinite head of Infantile Debility. Of these 1,300, 1,131 were deaths of children under the age of one year, and hence over one-fourth, or 26 per cent. of those dying under one year, were registered under an almost meaningless head. Nearly one-fifth of the total number of deaths recorded were certified to as resulting from old age, infantile debility, convulsions, or dropsy. For a large proportion of these cases doubtless a more specific and satisfactory cause might have been returned if the certifying physicians had given due thought and consideration to this part of their duty; and especially if, along with this, there had existed a due appreciation of the importance, both as relates to the science of medicine and the public health, of preciseness in all matters pertaining to vital statistics, particularly those relating to the causes of

death. Those physicians who are lax in this respect are respectfully appealed to to give, whenever possible, more definite information on this point. There were 518 deaths returned under the head of Convulsions, and 406 of Dropsy. It would be much more satisfactory to know the nature of the convulsions, and whether the dropsy was caused by heart, or kidney, or other disease.

In reference to old age as a cause of death, an improvement is noticed. This, it is to be hoped, is owing, and no doubt may fairly be attributed, to greater care on the part of medical men in certifying to the specific causes of death. In 1880 there were 135 more deaths registered than in 1879 of persons who had reached the age of 70 years, and 444 more than in 1878, yet there were 91 less in the former year and 64 less in the latter year recorded under the head of Old Age, as a cause of death. In 1878, 154, and in 1879, 147 of the deaths recorded under the head of Old Age were of individuals between the ages of 60 and 70, but in 1880 only 38 of those who died during that period of life were so returned.

Ten Highest Causes of Death, with their percentages of the whole number of Deaths from specified causes, for the years 1877, 1878, 1879 and 1880.

		19,152	Per cent. of the whole.	11.2	8.6	6.7	6.5	4.2	3,9	2.7	2.3	2.2	2.1	
		ıs from	No. of Deaths.	2154	1658	1300	1257	822	092	518	438	429	419	
	1880.	Whole number of Deaths from specified causes	DISEASES.	Phthisis	Old Age	Infantile Debility	Pneumonia	Diphtheria	Heart Disease	Convulsions	Bronchitis	Croup	Congestion of Lungs	
		16,897	Per cent, of the whole.	12.2	10.3	5.6	5.5	4.6	3.4	2.6	2.3	2.3	2.0	
		ths from	No. of Deaths.	2065	1749	955	942	784	574	445	400	393	340	
	1879.	Whole number of Deaths from specified causes	Diseases.	Phthisis	Old Age	Infantile Debility	Pneumonia	Heart Disease	Diphtheria	Convulsions	Dropsy	Enteritis	Diarrhœa	
		16,852	Per cent, of the whole.	11.8	10.2	6.5	5.8	4.9	3.6	2,1	2.4	2.3	2.1	
		ths from	No. of Deaths.	1999	1722	1100	986	826	621	454	417	401	379	
	1878.	Whole number of Deaths from specified causes	Diseases.	Phthisis	Old Age	Infantile Debility	Diphtheria	Pneumonia	Heart Disease	Convulsions	Enteritis	Diarrhœa	Typhoid Fever	
		19,260	Per cent, of the whole.	111.2	8.6	0.9	5.4	5.0	3.7	3.6	3.4	2.9	2.5	
		ths from	No. of Deaths.	2157	1661	1164	1050	964	717	269	999	573	497	
37	1877.	Whole number of Deaths from specified causes	Diseases.	Phthisis	Old Age	Infantile Debility	Pneumonia	Diphtheria	Scarlet Fever	Heart Disease	Diarrhœa	Convulsions	Enteritis	

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The following is a Record of the Ten Highest Causes of Death for the years 1871, 1872, 1873, 1874, 1876, 1877, 1878, 1879 and 1880.

1871.		1872.		1873.		1874.	
Whole number of Deaths registered	9182	Whole number of Deaths registered 10745	<u> </u>	Whole number of Deaths registered 11069	690	Whole number of Deaths registered 10352	0352
Phthisis	1042	Phthisis1	1120	Phthisis	1217	Phthisis	1143
Scarlatina	630	Scarlatina	642	Old Age	2778	Pneumonia	642
Pneumonia	208	Old Age,	545	Lung Disease	533	Old Age	536
Exhaustion	467	Pneumonia	514	Typhoid Fever	401	Typhoid Fever	369
Old Age	414	Diarrhæa	407	Heart Disease	399	Heart Disease	351
Heart Disease	333	Heart Disease	350	Cerebro-spinal Meningitis	324	Diarrhea	334
Typhoid Fever	261	Dysentery	342	Stomach Disease	321	Enteritis	283
Dropsy	241	Exhaustion	332	Brain Disease	822	Convulsions	267
Convulsions	500	Typhoid Fever	329	Pneumonia.	276	Dropsy.	239
Diarrhœa	202	Brain Disease	318	Cholera Infantum	276	Lung Disease	231

The following is a Record of the Ten Highest Gauses of Death for the years 1871, 1872, 1873, 1874, 1876, 1877, 1878, 1879 and 1880.

 		 										_
	hs . 19802	2154	1658	1300	1257	822	260	518	438	429	419	
1880.	Whole number of Deaths registered 19802	Phthisis	Old Age	Infantile Debility	Pneumonia	Diphtheria	Heart Disease	Convulsions	Bronchitis	Croup	Congestion of Lungs.	
	hs . 17958	2065	1749	955	945	784	574	445	400	393	340	
1879.	Wholenumber of Deaths registered 17958	Phthisis	Old Age	Infantile Debility	Pneumonia	Heart Disease	Diphtheria	Convulsions	Dropsy	Enteritis	Diarrhœa	
	17808	1999	1722	1100	986	826	621	454	417	401	379	
1878.	Whole number of Deaths registered 17808	Phthisis	Old Age	Infantile Debility	Diphtheria	Pneumonia	Heart Disease	Convulsions	Enteritis	Diarrhea	Typhoid Fever	
	hs . 20053	2157	1991	1164	1050	196	717	269	999	573	497	
1877.	Whole number of Deaths registered 20053	Phthisis	Old Age	Infantile Debility	Pneumonia	Diphtheria	Scarlet Fever	Heart Disease	Diarrhea	Couvulsions	Enteritis	
	hs . 18623	2259	1405	864	786	662	569	644	539	436	381	
1876.	Whole number of Deaths registered 18623	Phthisis	Old Age	Of Diphtheria	Pneumonia	Lung Disease	Heart Disease	Convulsions	Diarrhœa	Typhoid Fever	Dropsy	

No Report in 1875.

TEN HIGHEST CAUSES OF DEATH.

In the list of the ten highest causes of death in 1880, Bronchitis, Croup and Congestion of the Lungs are found for the first time. They are the three lowest in the list, and usurp the places, as it were, in previous years, of Dropsy, Enteritis, Diarrhæa and Typhoid Fever. The other seven causes hold places almost identical with their relative positions in the three or four preceding years; Consumption, Old Age and Infantile Debility respectively being the first three now for the fourth consecutive time. Consumption invariably heads the list.

PHTHISIS (CONSUMPTION).

Consumption is such a terribly fatal disease, that it demands a large share of attention. During the two years preceding 1880 there was a slight increase in the proportion of deaths of consumptives, but 1880 shews a slight decline in this respect, though 89 more deaths from that disease were recorded than in 1879. The proportion, however, was exactly the average of the four years 1877–80, viz., 10.8 per cent.

Though Consumption causes nearly one-ninth of all the deaths which occur in Ontario, the Province compares very favourably in this respect with many other countries. In Nova Scotia this disease, it appears, causes one-fifth, or 20 per cent., of all the deaths; while in Scotland and in Massachusetts it is quite or nearly as fatal. These facts support the theory that high inland countries are less favourable to the development of this affection than low sea-bordering countries.

There was in 1880 a slight decline, too, in the proportion of deaths of females from Consumption, as compared with males; though 280, or about 30 per cent. more of the former than the latter died of the disease. The returns give 1,217 deaths of females, and 937 deaths of males from this cause.

Between the ages of 10 and 50 the proportion of females dying of this disease, as compared with males, was much greater, being over 45 per cent., or 935 females to 642 males. In 1879, however, over 57 per cent. more females than males died of Consumption during this period of life.

It would probably be found that nearly the same proportion died between the ages of 15 and 45, or during the period of child-bearing. Between the ages of 10 and 15, 11 males and 25 females died of Consumption, or about 127 per cent. more of the latter than of the former. Between the ages of 15 and 20, 155 per cent. more females than males died of this disease, viz., 61 males and 156 females. Between the ages of 10 and 20 the proportion was about the same. During this period of life the proportion of deaths of females, as compared with those of males, was 11 per cent. greater in 1880 than in 1879.

Between the ages of 20 and 30, on the other hand, the proportion of deaths of women, as compared with those of men, was not nearly so great in 1880 as in 1879, there being only 40 per cent. more in 1880 as against 58 per cent. more in 1879. The deaths from Consumption of males and females between these ages were respectively 243 and 384 in 1879, and 280 and 394 in 1880.

Between the ages of 30 and 40 in 1880, 174 males and 222 females died, or 27 per cent. more of the latter than of the former, as against 34 per cent. more in 1879.

Between the ages of 40 and 50, 116 males and 138 females died, or less than 20 per cent. more of females, as against 27 per cent. more in 1879.

In this Province, invariably, more males than females die of Consumption in infancy and after the age of 50 years.

In 1880, between the ages of 60 and 70, 80 males and 47 females died of the disease; and between the ages of 50 and 60, 80 males and 75 females. After the age of 60, 120 males and 81 females died of it.

Briefly, then, in 1880, between the ages of 10 and 50 years, 45 per cent., or 12 per cent. less than in 1879, more females than males died of Consumption; between the ages of 10 and 15, 127 per cent. more; between 15 and 20, 155 per cent. more; and between 20 and 30, 40 per cent. more; while after the age of 50 years, nearly 30 per cent. more males than females died of it.

Although in most countries, as stated last year, many more females, especially during the period of child-bearing, die of Consumption than males, the returns from some of them do not show so great a difference as is exhibited from year to year by the returns of this Province. This is a subject which appears to demand investigation.

By far the largest number both of males and females die of Consumption between the ages of 20 and 30; i.e., a much larger number than during any other decennial period. Of the 2,154 of all ages who died of the disease in 1880, 674, or 31 per cent., died between those of 20 and 30 years; 396, or 18 per cent., died between the ages of 30 and 40; 254, or 11 per cent., died between the ages of 40 and 50; and nearly the same number (253) and proportion died between 10 and 20 years of age, while most of these, or 217, died between the ages of 15 and 20, only 36 dying between 10 and 15.

Every month claims a large share of victims from this disease; though in most years March or April secures the largest proportion. In the year under notice, as in 1878 and 1879, the largest number died in March, 219 dying during that month; while in September, when the smallest number of deaths occurred, there were 146 victims—just 50 per cent. less than in March. April came next, with the largest number of deaths from Consumption, 199; then November, with 196; and next, February, with 186. January's number was considerably smaller, 158. In every month more females than males died of this disease.

In 1879 there was a marked difference between the death average per month during the five months, July to November inclusive, and the other seven months, December to June—the former showing an average of 144 and the latter an average of 192, an increase of 33 per cent. In 1880 there was not nearly so great a difference in the averages, that of the five months (July to November) being 170, and that of the seven months (December to June) being 186, or only 9 per cent. In the two years prior to 1879 the differences were 17 per cent. for 1877 and 15 per cent. for 1878. In the year under consideration the disparity was greater between the average of the six summer and autumn months and that of the six winter and spring months, the average of the former being 169 and that

of the latter 190, or a difference of 12 per cent. The average number for each of the twelve months was 180. This shews that, though in the winter and spring months of 1880 (as will be seen further on) there were more than the usual number of deaths from other lung diseases, or those of an inflammatory character, such as inflammation and congestion of the lungs and bronchitis, the average number of deaths from Consumption during that period was not greater than usual.

Table shewing the total deaths registered in each County, and the numbers and the percentages in 1877, 1878, 1879 and 1880, caused by Phthisis.

	Percentage of the	10 per cent. 12 per cent. 14 per cent. 15 per cent. 16 per cent. 17 per cent. 18 per cent. 18 per cent. 19 per cent. 11 per cent. 12 per cent. 14 per cent. 15 per cent. 16 per cent. 17 per cent. 18 per cent. 19 per cent.
1880.	Number of Deaths from Phthisis.	-54888888888888888888888888888888888888
	Total number of Deaths.	8 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
	Percentage of the	17 per cent. 11 11 11 11 11 11 11 11 11 11 11 11 11
1879.	Number of Deaths from Phthisis.	
The state of the s	Total number of Deaths.	8
	Percentage of the	15 per cent. 17 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
1878.	Number of Deaths from Phthisis.	######################################
	Total number of Deaths.	28 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	Percentage of the whole.	8 per cent. 1111 127 138 139 14
1877.	Zumber of Deaths from Phthisis.	######################################
1	Total number of Deaths.	133 145 155 155 155 155 155 155 155 155 155
	COUNTIES.	Algoma Brant Brant Garleton Elgin Elgin Estar Frontenac Grey Haldimand Halton Hastings Huron Kent Lambton Lambton Lambton Lambka and Grenville Leeds and Grenville Liennox and Addington Lincoln Muskoka and Parry Sound Norfolk Norfolk Norfolk Northumberland and Durham Oxford Peel Peel Perth Peterborough Peesecott and Russell

Table shewing the total deaths registered in each County, and the numbers and the percentages in 1877, 1878, 1879 and 1880, caused by Phthisis—Continued.

	Percentage of the	15 per cent. 8 12 16 9 9 10 11 10.8per cent.
1880.	Number of Deaths from Phthisis.	25 4 4 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
	Total number of Deaths.	267 282 627 637 639 246 561 1058 2010 19802
	Percentage of the whole.	21 per cent. 7
1879.	Number of Deaths.	271 102 272 288 273 273 274 273 274 276 276 277
	Total number of Deaths.	216 236 552 552 262 262 494 315 609 1020 2002 17958
	Percentage of the	18 per cent. 10 10 10 12 13 11 11 per cent.
1878.	Number of Deaths, from Phthisis,	36 36 56 66 66 67 110 110 110 110 110 110 110 110 110 11
	Total number of Deaths.	193 252 253 663 691 401 410 410 316 672 915 2038
	Percentage of the whole.	16 per cent. 3
1877.	Number of Deaths from Phthisis.	31 15 250 33 44 47 44 44 339 63 111 264
	Total number of Deaths.	187 409 742 603 154 858 624 822 680 1038 2349
	COUNTIES.	Prince Edward Simcow Simcow Simcow Stormoot, Dundas and Glengarry Thunder Bay Yictoria Waterloo Welland Welland Wellington Wentworth York

45

Proportion of Deaths from Consumption in the Different Counties.

Of the total number of deaths recorded in the whole Province (19,802), 10.8 per cent. were from consumption. As usual, however, some counties returned a much larger and others a much smaller proportion than that.

It must be borne in mind that the returns from some counties are much more complete than from others, and that the recorded death rate per 1,000 of living population is therefore proportionately greater in those counties than in the others; but this fact does not affect the relative proportion of deaths from consumption as compared with the total number of deaths returned from such a county, as it may reasonably be assumed that when the number of deaths registered in any county increases, the registrations of deaths from consumption may be considered to have increased proportionatly.

The County of Brant, in 1880, returned a proportion somewhat greater than in the preceding year, when it was considerably lower, however, than during any of the three years prior to that. The five years, 1876-80, give a percentage of $2\frac{1}{2}$ above the average of the Province.

Frontenac, in 1880, returned a proportion of 14 per cent., or 3 per cent. above the average, as it also did in 1879; in 1877 and 1878 it returned a proportion, in total deaths from this disease, of only 4 per cent. and 9 per cent. respectively.

Haldimand, which during the four years prior to 1880 had returned $4\frac{1}{2}$ per cent. above the average, returned in the year under notice less than the average, or only about 10 per cent.

For Hastings the proportion is still high—15 per cent., or 4 per cent. above the Provincial average. It has maintained this excessive average the past five years.

Leeds and Grenville (united) returned the same high proportion as the previous year, namely, 17 per cent. For five years these united counties have returned a death rate from consumption over 6 per cent. above the average of the Province.

Lennox and Addington returned a percentage of 18, or over 7 per cent. above the average. The proportion in 1879 was 17 per cent.; in 1877 and 1878, 12 and 13 per cent. respectively.

Northumberland and Durham (united), as they did in 1879, shewed a marked increase in the proportion of deaths from consumption in 1880, the rate being 15 per cent. for each year; 12 per cent. being the average for the two or three previous years.

Prescott and Russell (united) shew an increase from 7 to 8 per cent. in 1878 and 1879, respectively, to 13 per cent. in 1880.

From Prince Edward County the returns for 1880 shew a large falling off in the death rate from this disease, as compared with 1879, when it gave the alarming proportion of 21 per cent. Last year it was 15.7 per cent. The average had been 18 per cent. for the four previous years. For five years it has shewn a proportion about 7 per cent. above the average for the Province.

Grey County returned the smallest percentage of deaths from this disease during the year under notice; in 1879 Muskoka and Parry Sound stood at the foot of the list.

Muskoka and Parry Sound shew an increase from an average of 6 per cent. for four years—1876 to 1879—to 8 per cent. in 1880.

Several other counties returned a proportionate death rate from consumption—1, 2 and 3 per cent. below the average.

It may be observed, then, that during the past four or five years the percentage of deaths from consumption has been fully three or 200 per cent. greater in Prince Edward County than in Grey County.

In 1880, the proportion of deaths from this disease in the first named county was 15 per cent. of the total number of deaths returned, while in Grey the proportion was but 5 per cent. of the total; in 1879 the proportions were 21 per cent. and 7 per cent. respectively, and in a like proportion in previous years.

It would be well by careful investigation to ascertain the cause or causes of this great apparent difference in the death rate from consumption in two such well-settled Provincial districts.

The total death rate per 1,000 of population returned from the County of Grey is only about one-half as great as that from the County of Prince Edward, being 6 and 12 per 1,000 respectively. If the returns were more complete from Grey, the proportion of deaths from consumption would, no doubt, be about the same—there would also probably be as large a proportion of deaths from other diseases.

CONSUMPTION IN THE CITIES AND TOWNS.

For the cities and principal towns, 20 in all, the returns for 1880 shew an average mortality from consumption nearly one-half per cent. below the average of the whole Province; in 1879 it was nearly one per cent. below. Some of these towns, however, like the counties, registered a mortality very much above and others much below the average.

Toronto returned a proportion of about 10 per cent., or about the average of these 20 places; Hamilton only 8 per cent., or 2 per cent. below the average; Ottawa 10.6 per cent., or near the average of the Province; London hardly 7 per cent. Kingston and Belleville, on the other hand, returned a proportionate mortality from the disease of over 16 per cent. of the total. Brantford shewed nearly 14 per cent., and Woodstock 14.6 per cent. For the towns about or below the average, see the table, page 12.

OLD AGE.

Again in 1880, for the fifth time in succession, Old Age, so recorded, is second on the list of the ten highest causes of death, 1,658 victims being registered under this head. As already observed, however, the proportion is considerably less than it was in 1879, being about 8.5 per cent. of the total in 1880, and 10 per cent. in 1879. This was not because a smaller proportion died at advanced age, for, as already stated, a much larger number of deaths were recorded in 1880 than in the previous year of those who exceeded 70 years of age. It must have been either because a much smaller proportion of those who died in advanced age manifested symptoms of senile decay, or because greater care was taken by physicians to certify to the cause of death, a duty they owe to science, and

the faithful performance of which is so essential to the collection of satisfactory vital statistics. It is to be hoped that more of this care will be exercised by medical men, who have a deep and unabiding interest in this matter.

Infantile Debility.

Under this indefinite and, withal, unscientific head, 1,300 deaths were recorded in the year under notice.

Of these, 169 were of children over one year old. In every month were recorded from 62 (in December) to 155 (in August) deaths from this cause. Of the 1,300 victims, 725 were males and 575 were females, or 26 per cent. more of the former than of the latter.

PNEUMONIA (INFLAMMATION OF LUNGS).

Fourth on the list, as in 1879, comes Pneumonia, or inflammation of the lungs, with 1,257 victims, being 33.4 per cent., or over one-third more than in 1879, when 943 deaths from this ailment were recorded.

As intimated last year, more careful diagnosis and greater precision in certifying to the causes of death would probably result in proving that not a few of the victims credited to Old Age and Infantile Debility should belong to Pneumonia, which would then most likely stand second in the list, or next after Consumption.

Of the 1,257 deaths from Pneumonia in 1880,704 were of males and 553 of females; or over 27 per cent. more males than females. Many more of the former than of the latter die every year of this disease.

In every decennial period, excepting that between the ages of 20 and 30, more males died of the disease than females. In the quinquennial period between the ages of 5 and 10 more females died of it than males, but this was more than counterbalanced by the larger number of males between the ages of 1 and 5 which died of it.

Under the age of one year 36 per cent. more males died of pneumonia than females—155 males and 114 females. Between the ages of 40 and 50, 129 per cent. more males died of it than females—62 males and 27 females. These proportions correspond for the most part with those of the later ages or periods of life.

The largest number of deaths in any one month—210, over one-sixth of the whole—occurred in March, the same proportion as in the same month of 1879. The smallest number, 38, took place in August. The second largest number of victims, 209, died in April, but as this month is one day shorter than March, the proportion for April was greater than for March. In May 175 died of this disease; in December, 122; in February, 117 (this being a shorter month the proportion was larger than in December); in January, 82; November, 78; June, 67; October, 65; July, 53; and September, 41. More than five times as many persons died of pneumonia in March and April as in August and September. This disease helped, therefore, in a large measure to swell the high total death wave in March and April.

The year under notice claims the largest number of deaths recorded from this disease, namely, 6.5 per cent. of the whole number of deaths from specified causes—a proportion about one-fifth greater than any previous year; 33 per cent. more, as above stated, than in 1879.

As usual, a much larger number of victims (namely, 269) died of this disease under one year than at any other age. The next largest number, 199, died at ages between 1 and 5. The next period in which the largest number died is shewn to be that between 60 and 70, with 119; the previous decade, from 50 to 60, gave 118. Only 38 died between 5 and 10 years of age; 70 between 10 and 20; and 60 between 40 and 50; 89 died between 20 and 30.

If, however, we take into consideration the total number of deaths at these different ages we find that, as in 1879 and other years, the period of life during which this disease is most fatal is that between the ages of 50 and 60 years of age; and the period least fatal, that between 5 and 10 years of age. In the first named period (between 50 and 60), of the total number of all deaths, about 10 per cent. resulted from pneumonia, or one from this cause in every ten from all causes; in the other period (between 5 and 10) only 3.8 per cent. of the totals, or one in every 26, died from this disease.

DIPHTHERIA.

While 1879 exhibited a large decrease, as compared with previous years, in the number of deaths from diphtheria, 1880 shews a large increase, and this disease, in consequence, stands fifth in the list, instead of sixth, as in 1879. There were 822 deaths in 1880, as against 574 in the previous year.

This disease was much more fatal in 1880, in rural than in urban districts.

The 20 cities and large towns returned one death from diphtheria in every 36 deaths, from all causes; while the rest of the Province registered one from diphtheria in every 22 from all causes.

Of the cities and large towns, the greatest registered mortality from this disease was reported from Stratford, where one death in every 6 from all causes was due to it; or in a total of 99 deaths 16 were from diphtheria. In 1879, of the cities and towns, Belleville returned the greatest proportionate mortality from it, shewing one death in every 16 from all causes. In 1880 it returned only one in every 66.

In 1880, Barrie returned one death from diphtheria in every 8 from all causes; Ottawa one in 17 from all causes (only one in 68 in 1879); Windsor one in 20; Chatham one in 21 (about the same as in 1879); Hamilton one in 34; and Toronto one in 60 from all causes.

Of the counties, Perth returned the largest proportion of deaths from diphtheria—one in every 7.7 from all causes. Stratford, it may be observed, where the mortality from the disease was so great, as shewn above, is situated in this county. Prescott and Russell (united) come next to Perth, and return a mortality from this disease of one in 8.4 from all causes. Next come Essex, giving one in 9.7; Sincoe with one in 13; Waterloo one in 14; Carleton one in 17; Wentworth and Middlesex one in 30; York one in 40. Lennox and Addington, in 1879, returned no deaths from this cause; in 1880 they returned 8, or one in every 33 from all causes.

The month in which the smallest number of deaths from this cause were recorded in 1880, in the Province, as in 1879, was July, during which 23 victims died. November

gave the greatest mortality, 147 deaths; October, 134; September, 87; December, 79 and January, 62.

With the exception of April, when 67 deaths were returned, there was a gradual decrease in mortality month by month from January to July, and thence a gradual increase to November. Of the 822 deaths, 451, or considerably over one-half, were of persons under 5 years of age; 82 under 1 year; 225 between 5 and 10 years; 81 between 10 and 15; 20 between 15 and 20; and 17 between 20 and 30 years. Of those above 30 years of age only 10 died, of whom 7 were between 30 and 40. These proportions correspond closely with those of the previous years. The ravages of this disease are most fatal between the ages of 1 and 20 years. In 1880, of its 882 victims, 675 had not reached 21.

HEART DISEASE.

A smaller number of deaths by 24 was recorded under the head of Heart Disease in 1880 than in 1879; 760 being the number for the year under notice, or about 4 per cent. of the whole number of deaths from all causes. Of this number 374 were males and 386 females. In 1879 more males by 48 than females died of this disease.

Heart disease is not alike fatal in all seasons. The majority of its victims die in cold weather, or in early spring. By months, in 1880, the largest number, 78, died in February; and the next largest, 73, in March. The smallest number, 48, died in June.

But few, comparatively, as usual, died of this disease under 20 years of age, *i.e.*, 91 in all, or less than 8 per cent. In the next six decennial periods, up to 80, there was a gradual increase, viz., 60, 69, 76, 104, 145, 147; between the ages of 80 and 90 years 41 died.

Under the age of 20 years, there was one death from heart disease in every 102 from all eauses; exactly the same proportion as in 1879.

Between the ages of 20 and 30 there was one death from this cause in every 29.7 from all causes (27.5 in 1879). In the next five decades of life, 30 to 80, one person died of heart disease in every 17, 15, 10.7, 10.2 and 12 respectively from all causes. In the previous year, 1879, the numbers in the same five decades were 18.5, 13, 10.7, 10, 10.5, respectively. Thus the proportion in the two years is shewn to be very nearly the same; the most critical period of life to sufferers from this disease lying between the ages of 60 and 70.

After the age of 80 years the proportion in 1880 was one death from it in 32 from all eauses.

In 1880, as in 1879, the proportion of deaths from heart disease was somewhat smaller in the cities and large towns than in the Province as a whole.

CONVULSIONS.

Under this head 518 deaths were registered, 73 more than in 1879, the total being made up of 288 males and 230 females; 373 victims were under one, and 119 were under five years of age. Of the remaining 25, 12 were between 5 and 10 years of age. The number of deaths in the different months vary from 30, in July, to 58, in April.

Besides the above, 91 deaths were registered under the head of Epilepsy; probably nearly all of the cases under the head of Convulsions were epileptic convulsions. Of the 91 deaths from "epilepsy" only 3 were of persons under one year of age; there were

none between 1 and 5 years; 2 were between 5 and 10; 15 between 10 and 20; 25 between 20 and 30; and 13 between 30 and 40.

BRONCHITIS.

This is the first year in which Bronchitis has appeared in the list of the ten highest causes of death, and it now ranks eighth, with a record of 438 cases. For the three years previous, 1877–78–79, the record of deaths was 392, 332 and 331 respectively.

The victims consisted of 245 males and 193 females. During the first year of life twice as many males as females (106 to 53) died of the disease. Between 1 and 5 years of age, however, 45 males and 55 females died of it. The most fatal period after this to both sexes, especially to males, was between 70 and 80 years, when 38 deaths were caused by bronchitis—22 males and 16 females. During each decennial period of life immediately on either side of this last-mentioned one—60 to 70 and 80 to 90—34 deaths took place from this cause. There were 13 victims between 20 and 30; 11 between 5 and 10; and 5 between 10 and 20 years of age.

As to the months during which the largest number of deaths occurred, January had a record of 33; February, of 53; March, of 69; April and May, of 66 each; the next four months, of 28, 20, 16 and 16 respectively; the death rate increased in the next three months to 21, 27 and 23. March was, therefore, the most fatal month, as it almost always is; occasionally April leads in this respect.

CROUP.

This is the first time, too, that Croup is to be found in the list of ten, though in 1880 there were only 37 more cases than in 1879, but nearly a hundred more than in 1878 or 1877. In the year under notice 429 deaths were recorded under this head—238 of males and 191 of females.

All who die of this disease die young. With the exception of one male, who was registered as over 30 years of age, all its victims in 1880 were under 15 years, and all but nine under 10 years of age; 85 were between 5 and 10 years; 239 between 1 and 5 years, and 88 under one year of age; so that over 74 per cent. of the total deaths were of children between one and five years of age.

The last months of the year were much the most fatal. While only 10 and 12 persons respectively died of croup in July and August, 82 died in December and 63 in November, in which months, or in January or February, the greatest number of deaths usually occur.

Congestion of the Lungs.

Congestion of the Lungs stands tenth, and is for the first time in the list of the ten highest causes. In 1880 there were about 50 per cent. more deaths from it than in any previous year, it having 419 victims—231 males and 188 females. Of the 419, 117 (70 males and 47 females) died under the age of one year, and 71 between 1 and 5 years. A much smaller number died at the other ages until late in life; 44 persons died of this disease between 70 and 80, and twenty odd in each of the other decades, except that between 30 and 40, when 10 died.

The smallest number of deaths in any one month (13) occurred in September; and the largest number (74) in April; 55 and 67 were registered in February and March respectively.

TYPHOID FEVER.

Though Typhoid Fever is not in the list of ten for 1880, more deaths (namely, 372—196 males and 176 females) were caused by it than in 1879, and about as many as in 1878; of its victims, 210 died at ages between 15 and 40, and 111 between 20 and 30. It is peculiarly a disease of the middle or prime of life.

In May there were 15 deaths, the smallest number in any month, and in September 53, the largest number.

As usual, in 1880 there were fewer deaths from this fever in the twenty cities and large towns than in the remainder of the Province. The difference, however, was small, there being 1 death from it in every 53 deaths from all causes in the whole Province, and 1 in 54 in the cities and towns.

The report for 1879 shewed that this disease had been very fatal in Toronto, Hamilton, St. Catharines and Lindsay, and the returns for 1880 shew no marked abatement. In St. Catharines the fever was nearly twice as fatal in 1880; in the other cities the death rate was about the same as in the previous year. The four cities respectively returned 1 death from this disease in every 41, 36, 17 and 14 from all causes. St. Thomas gave 1 in 15; Stratford, 1 in 25; and Chatham, 1 in 41, the same as Toronto.

In the seven cities and towns above named, collectively, there was 1 death from typhoid fever in every 33 deaths from all causes; while in the 13 other cities and towns, there was only 1 in every 185 from all causes. Kingston returned 5 in a total of 299, or about 1 in 60.

DIARRHŒA.

In 1880, the deaths of 220 males and 187 females were recorded as caused by Diarrhea, being 67, or 20 per cent. more than in the previous year. 238 of the deaths were of children under 1 year of age, and 85 between 1 and 5 years; 10 between 5 and 10 years, but between the ages of 10 and 20 no one died of the disease. Between 20 and 60 years of age—the 40 years of middle life—only 23 persons died of it; between 60 and 70, 13; between 70 and 80, 18; and between 80 and 90, 10.

Diarrhea, then, as usual, was especially a disease which attacked infancy and old age. Of the total deaths, 286, or about 70 per cent., occurred during July, August and September, there being respectively 86, 111 and 100 in those months. Only 4 deaths were recorded in February, and 7 each in January and December. It was, therefore particularly prevalent during the warm weather.

In the 20 cities and large towns diarrhea was about 50 per cent. more fatal than in the rest of the Province; in the former there was 1 death from it in every 37 from all causes, and in the latter 1 in every 55. In Toronto 1 person died of it in every 25 from all causes; in Windsor, 1 in 20; and in Brockville, 1 in 18.

ENTERITIS (INFLAMMATION OF THE BOWELS).

In 1880 inflammation of the lining membrane of the bowels, or enteritis, caused 408 deaths, about the average annual number. Many deaths from this disease occurred in all the decennial periods of life, though 116 were of children under one year. The seasons of the year seemed to make no marked difference in the number of deaths from this cause.

SCARLET FEVER.

In the two years preceding 1880 there was a large decrease in the number of deaths from scarlet fever, but in 1880 there was a large increase—from 259 (in 1879) to 409. Of these, 203 were of males and 206 of females; 235 were of children between 1 and 5 years, and 102 between 5 and 10 years. Only 32 deaths occurred under 1 year, and 15 between 10 and 15 years; 8 between 15 and 20; 7 between 20 and 30; and 1 at a greater age or over 40. The fever was prevalent the year round, the record ranging from 21 deaths in September to 52 deaths in March.

While there was a somewhat smaller death rate in 1880 in the rural districts, in proportion to the totals from all causes in the cities and towns, the difference was not great, except in a few of the cities. The average of the cities and towns was 1 death from scarlet fever in every 45 from all causes; in Brantford and St. Catharines the proportion was 1 in 10; and in Belleville 1 in 11, less than half of that of the previous year. Only 10 deaths from it were returned by Toronto in 1880, and 5 the previous year; and 14 by Hamilton, with 40 for the previous year.

MEASLES.

Measles claimed 265 victims in 1880, viz., 139 males and 126 females. During the three previous years—1877-78-79—there were only 29, 5 and 67 deaths respectively registered from this cause, so that last year there were about four times as many as in 1879.

Of the 265, 140 were of children between the ages of 1 and 5 years; 54 under 1 year, and 28 between 5 and 10 years of age. Of the remainder (40), 22 died at ages between 10 and 20, and 18 at more advanced years, 3 and 2 being registered of persons over 50 and 60 years of age respectively.

The most fatal season of the year was April, May and March, and in that order, during which period 166 of the 265 victims died.

The largest number of deaths from this cause (40) was returned from the County of Carleton; York returned the next largest number, 27; Essex and Hastings, 21 each; Wentworth, 15; Northumberland and Durham (united), 13; Wellington and Middlesex, 12 each; Huron, 11, and Peterboro', 10. With the exception of Ontario and Renfrew, which returned no deaths from measles, the remaining 83 were distributed over the other counties, from 1 to 8 dying in each.

SMALL-POX.

In 1880 there were 143 deaths in the Province from this dreadful disease, viz., of 76 males and 67 females. 50 were of children under 5 years of age, and 29 between 5 and

10 years; 22 persons died between 10 and 20, and 20 between 20 and 30 years; the remaining 20 were at different ages up to 70 years.

Of the 143 deaths, 97 were returned from the County of Carleton, 18 from the United Counties of Prescott and Russell, 7 from Brant, 6 from Kent, and 5 from York. The remaining few were from 9 other counties, so that most of the cases were confined to 6, and all to 15 counties. Of the total deaths, 127 took place in the first five months of the year, viz., 22, 40, 33, 16 and 16 respectively.

Brain Diseases.

Under the headings of Brain Disease, Inflammation of Brain, and Congestion of Brain, 441 deaths were registered in various parts of the Province—viz., of 253 males and 188 females. It is worthy of special notice that 117 of these, or about one-fourth, died in the 20 cities and large towns. In the cities and towns, in every 42 deaths from all causes, 1 was the result of brain disease, while in the rest of the Province there was only 1 in every 45 from all causes.

The victims of brain diseases die at all ages. In 1880, there were 125 under the age of 1 year, 125 more between 1 and 10 years, and from 15 to 30 in each of the other decennial periods of life. The season of the year, apparently, had not a marked effect; in May 54 persons died, this number being larger by 10 than that of any other month.

It should be observed that there were many other deaths not included in the above, which were caused by brain disease. From apoplexy, due in almost all cases to a disordered state of vessels proper to the brain, there were 326 deaths; from hydrocephalus (a diseased state of the brain and its membranes), 150 (being of children); and 352 from paralysis, which is usually a result of brain disease. With these may also be included meningitis, which caused 105 deaths.

Lung Disease.

Under this indefinite heading were registered, in 1880, 91 deaths—more than has been recorded for a number of years. In the three previous years, 1877–79, there were 65, 75 and 84 respectively. About half of these occurred in March, April and December.

But besides the above indefinitely described cases, the mortality in 1880 from defined lung diseases was much greater than usual, as may have been observed by the reader in looking over the deaths from these causes. From the four lung affections—inflammation of the lungs, congestion of the lungs (diseases very nearly akin to each other), bronchitis, and "lung disease" (excluding consumption)—there were 2,205 deaths—33 per cent. more than the average number, 1,656; for the four previous years, the total number of deaths did not vary very much in any of these years.

OTHER DISEASES.

Cancer caused 278 deaths—13 less than in 1879.

Dysentery caused 110 deaths—25 per cent. more than the average of the three preceding years; 76 of its victims died in August, September and October; 85 were children under 5 years of age, and the others were chiefly of persons of advanced years.

Erysipelas was the cause of 108 deaths—31 per cent. more than the average of the three previous years. The majority of those who were attacked by it were either quite young or aged.

There was about the average number of deaths from cholera infantum and from accidents, and somewhat more than the average from or during childbirth.

AVERAGE AGE AT DEATH of Males and Females in the Counties of Ontario, for the year 1880.

	Inc	luding	Deaths	under	One Y	ear.	Deducting all who died under One Y							
COUNTIES.	No. of Male Decedents.	Average Age at Death.	No. of Female Decedents.	Average Age at Death.	Total No. of Decedents.	Average Age at Death.	No. of Male Decedents.	Average Age at Death.	No. of Female Decedents.	Average Age at Death.	Total No. of Decedents.	Average Age at Death.		
Brant Bruce Carleton Elgin Essex Frontenac Grey Haldimand Halton Hastings Huron Kent Lambton Lanark Leeds and Grenville Lennox and Addington Lincoln Middlesex Norfolk Northumberland and Durham Ontario Oxford Peel Perth Peterboro'	212 235 442 138 389 274 216 116 106 317 298 254 242 114 309 143 239 551 168 375 242 252 151	31·2 29·6 21·7 32·2 22·6 33·3 31·7 34·0 36·4 30·6 31·1 30·6 39·6 39·6 39·6 32·4 30·0 32·4 30·0 32·4 30·0 32·4 30·0 32·1 30·0 31·2 31·2 31·2 31·2 31·2 31·2 31·2 31·2	197 224 461 170 334 100 97 283 267 217 97 262 217 97 262 113 241 444 441 171 344 236 232 104 109	31·1 24·4 20·8 28·0 24·7 36·4 31·5 34·9 38·7 29·1 30·4 30·4 32·5 37·7 36·4 32·1 30·2 33·4 30·4 36·5 30·6 31·5 30·6 31·5 31·5	409 459 903 308 723 549 420 216 203 600 565 499 459 211 571 256 480 995 339 719 478 484 255 517 289 374	31·2 26·5 21·3 30·1 23·7 34·9 26·6 34·5 37·6 29·8 30·7 26·6 33·7 36·6 31·3 30·2 37·6 31·3 30·2 37·6 31·9 32·1 30·9 32·9 44·6 26·9 31·9 32·9 32·9 32·9	161 180 330 106 279 216 168 95 80 261 235 193 183 92 252 119 321 175 186 128 206 106 129	40·7 36·4 29·0 41·6 30·0 42·0 40·5 41·3 47·9 36·8 39·2 40·6 32·3 49·0 46·8 41·8 39·0 41·4 45·1 42·5 37·7 51·8 36·3 45·0 32·0 40·3	172 161 350 130 244 239 158 76 236 214 185 173 78 225 97 188 364 138 302 180 178 92 194 104 104 147	35.6 33.5 27.3 36.2 33.1 41.3 40.4 45.6 47.3 35.0 35.0 37.7 48.8 42.3 40.6 47.3 40.6 47.3 40.6 47.3 40.6 40.6 47.3 40.6 47.3 40.6 47.3 40.6 47.3 40.6 40.6 47.3 40.6 47.3 40.6 40.6 40.6 40.6 40.6 40.6 40.6 40.6	333 341 680 236 523 455 326 171 159 497 4497 4477 216 372 2797 259 623 355 364 2400 210 276	38:22 35:00 38:93 38:93 31:46 41:77 40:55 43:55 43:55 41:44 41:83 39:63 39:64 43:44 36:14		
Prescott and Russell. Prince Edward Renfrew Simcoe Stormont, Dundas and Glengarry Victoria Waterloo Welland Wellington Wentworth York	192 132 117 317 300 130 296 188 402 529 1070	21·7 35·7 32·7 31·5 32·8 33·2 29·6 32·4 28·6 27·8 24·0	182 133 110 269 289 104 267 179 339 515 962	30.0 27.9 31.6 33.6 31.1 28.1 30.8 30.5 28.4 23.4	574 265 227 586 589 234 563 367 741 1044 2032	32·8 30·3 31·6 33·2 32·2 28·8 31·6 29·6 28·1 23·6	117 87 248 242 106 225 137 304 376 725	40·2 43·6 39·0 40·1 40·5 39·8 44·1 37·5 39·4 35·2	113 85 219 231 84 214 152 263 385 659	35·2 36·0 37·9 41·9 38·3 38·0 36·1 39·3 37·6 34·2	230 172 467 473 190 430 289 567 761 1384	37·7 39·8 38·5 41·0 39·4 38·9 40·1 38·4 38·5 35·2		

Deaths by Ages (1880), in the Cities of Ontario, under 5 Years of Age.

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CITIES.	Under 1 year.	1 year.	2 years.	3 years.	4 years.
Toronto: Males	260 235	55 50	28 32	13 19	19 10
Total	495	105	60	32	29
Hamilton: Males Females.	107 95	25 31	17 16	6 9	2 11
Total	202	66	33	15	13
Ottawa: Males Females.	85 78	23 35	13 14	14 13	8 10
Total	163	58	27	27	18
London: Males Females.	55 41	16 7	5 3	6	4 1
Total	96	23	8	6	5
Kingston: Males. Females.	37 23	7 9	3 5	1 1	1
Total	60	16	8	2	1
St. Catharines: Males Females.	20 18	3 3	4	i	1
Total	38	6	8	1	2
Belleville : Males Females.	16 19	7 6	6 3	3 6	$\begin{bmatrix} 1 \\ 5 \end{bmatrix}$
Total	35	13	9	9	6
Brantford : Males	27 19	8 4	3 9	4 2	1 1
Total	46	12	12	6	2
Guelph : Males	17 10	8 4	2	2 1	2 1
Total	27	12	2	3	3
St. Thomas: Males Females	8 15	3 2	1	1	
Total	23	5	1	1	

DEATHS BY AGES.

(For Table, see Appendix, page lxxvi.)

This Table is a comparative statement of the number of male and female decedents in each year, from 1 to 100 inclusive, also of those dying under the age of 1 year.

The average age of all decedents was 31.2 years—of males 31.6, and of females 30.7. In 1879, the averages were higher—males 32.2, and females 31.4 years.

Deducting all who died under 1 year, the average age at time of death becomes for males 40.3, for females 38.2, and for both sexes 39.3. In 1879, these averages were, males 41.8, females 40.7, total 41.3, so that the average duration of life in Ontario during the year 1880 was shorter than in the previous year. No satisfactory data by which to account for this decrease can be obtained, and speculation, interesting as it might be, would be idle. It may, however, be mentioned that for obvious reasons the deaths of adults are more likely to be registered than those of infants and young children, and therefore, as the returns become more complete, and all deaths, of young and old, become registered, there will apparently be a shorter average in the length of life.

In 1880, 17 counties returned a higher, and 19 counties a lower average than the total average, viz., 31.2 years. The counties which reported the highest average age at time of death were Peel, Halton, Leeds and Grenville, Lennox and Addington, and Northumberland and Durham. The counties which returned the lowest average at time of death were Carleton, Prescott and Russell, York, and Essex. As in previous years, the births of males in 1880 exceeded those of females, there being born 1,726 more of the former than of the latter; but the deaths of the males were also in excess of the females by 778. It is, therefore, a not unreasonable conjecture, that the number of males of all ages in Ontario is considerably larger than that of females.

Under the age of 1 year there were 459 more deaths amongst males than females. From 1 to 5 years of age the excess was 135. From 5 to 10 years it was 60; and from 10 to 15 years, 8. Between the ages of 15 and 20 the female decedents were more numerous by 83. Between 20 and 30 this excess increased to 257. From 30 to 40 it was greater by 154. In the next decennial period, from 40 to 50, the returns shew a change again, there being 14 more deaths of men than of women, and this preponderance continues through the next four decennial periods of life, as follows: From 50 to 60 years of age, 95 more males than females; from 60 to 70, 220 more; from 70 to 80, 237 more; and from 80 to 90, 116 more. In the last period, from 90 to 100 and upwards, there was one more death amongst females than amongst males.

The percentages of the differences in 1880 between the deaths of males and of females in the various decades of life were as follows:—

Under l year	23	per cent.	more males th	nan females	died.
From 1 to 5	10	"	"	"	66
5 to 10	13	"	66	"	"
10 to 15	3	66	66	"	66
15 to 20	29	"	females t	than males	"
20 to 30	33	"	"	"	44
30 to 40	30	66	"	"	66
40 to 50	.5	"	males th	an females	66
50 to 60	18	66	66	"	44
60 to 70	35	66	"	66	"
70 to 80	30	"	"	"	66
90 to 100	and over .9	**	females t	han males	66

The returns shew that 22.8 per cent. of all the deaths recorded were of children under the age of 1 year—a slight increase in the percentage of deaths at this age, as compared with 1879, of 0.7 per cent.; though the proportion was slightly less (0.1 per cent.) than in 1878, and 1.3 per cent. less than in 1877. The average percentage of the four previous years, 1876–79, was 22.6; that of 1880 being 22.8, was 0.2 per cent. more than the average of the four years. In Scotland the average appears to be only 19 per cent.; in England about 24 per cent.; and in Massachusetts 21 per cent.

In the proportion of deaths in 1880 between the ages of 1 and 5 years, there was a marked increase of over 1 per cent. more than the average of the four previous years, and 2.3 per cent. more than that of 1879.

In the total deaths under 5 years there was an increase in 1880 of 3 per cent. over those of 1878; and an increase of 1.3 per cent. above the average of the four previous years. Of all the deaths returned in 1880, 37.4 per cent. were of children under 5 years of age; in 1879, 34.4 per cent. were under this age.

Turning to the cities, we find that of all the deaths therein recorded, 28.5 per cent. were of infants under the age of 1 year; or 5.7 per cent. more than were returned by the whole Province, which, as stated above, was 22.8 per cent.

In Toronto the death rate of children under one year of age was nearly 33 per cent., or almost one-third of the total registered mortality; in Hamilton it was a little more than 33 per cent.; in Ottawa, a little less than, and in St. Thomas a little over, 30 per cent. In London and Brantford the proportion was greater than the average of the Province; while in the other four cities, Kingston, St. Catharines, Belleville, and Guelph, it was less. In Toronto, Hamilton, and Ottawa, the proportion for 1880 was considerably greater than that of 1879.

Between the ages of 5 and 10 years there was a larger proportion of deaths in 1880 than in 1879, and also between the ages of 10 and 20; after this age, at all periods of life, the proportion was smaller in 1880 than in 1879. This is just the reverse of what occurred in 1879, when the smaller proportion of deaths took place under 20, and the larger proportion at ages above 20.

The proportion of deaths at ages under 20 years, in 1880, was 48.7 per cent., or little short of one-half of the whole number recorded. In 1879 it was 44.8 per cent., or nearly 4 per cent. less—though the average of the three previous years (1876, 1877 and 1878) had been 49.3 per cent. In 1877 it was 51.4 per cent.

There is food for sad contemplation in the fact, now indisputably proven by reliable statistics, that nearly one-half of the human race dies before reaching perfect manhood and womanhood. Were it to be discovered that but one-quarter, or even one-eighth, of all the sheep, hogs, cattle or horses which come into life, were dying of preventive disease before they reached maturity, would not the interested public take alarm, and clamour at the doors of Parliament for sanitary measures looking to relief by removal of the causes of so terrible a fatality? Much has been done by legal enactment for the protection of human life, but much remains to be done, and will be done when public sentiment—having been aroused by the knowledge of the portentous fact just alluded to—will support the adoption by Legislatures of the laws found to be necessary to the prolongation of life.

It is worthy of notice that those counties which return a high mortality from consumption shew a length of life above the average, with the single exception of Hastings, in which it is slightly below the average.

Those counties in which, after deducting all who died under the age of 1 year, the average duration of life was apparently the shortest, returned, almost invariably, a larger total death rate than those in which the average was longest. This appears to confirm what has been suggested above, that where the value of registration is imperfectly understood, the young are more likely not to be registered than those more advanced in years.

Taking the six counties which returned the shortest average duration of life (from 4 per cent. as in York, to 11 per cent. as in Carleton), below the average of the Province, and deducting those who died under 1 year, we find that the total average registered mortality was 9 per 1,000 of population; while the six counties, excepting Peel, which shewed the longest average of life (from 4 per cent. to 9 per cent.), above the average of the Province, the total average mortality returned was only 7.5 per 1,000 of population. Peel County, which returned much the largest average duration of life, has all the elements for promoting longevity; it is settled, seemingly, by a hardy class of people, probably of good ancestry in this regard, almost all of whom are engaged in agriculture, and it contains not one large town, and only a few small villages. It returned a total mortality of 11 per 1,000 of population. But even including Peel, and taking the six counties shewing the longest average duration of life, the mortality registered was only 7.8 per 1,000, or 1.2 per 1,000 less than the six counties shewing the shortest average.

The returns from the six counties which return the shortest average duration of life shew that 28 per cent. of the total number of deaths therein were of children under the age of 1 year, while in the other six counties only 17 per cent. of the deaths were under one year; indicating that the average length of life in these places was shortened, not so much by the decease of persons a few years younger than the average duration of life given, as by the death of a large number of very young children; and further, that by the registration of these deaths of the very young, the average duration of life was rapidly reduced.

CENTENARIANS.

A list of those persons who have been returned as having attained the age of 100 years and over is given below by counties, and although it may be difficult for the friends of the deceased to prove that they were centenarians, inquiries will be instituted at once for the purpose of verifying these ages, as nearly as may be, and the result will be given in the next annual report.

BrantSamuel Craigd	lied at the	reported and	-£ 109	
Essex Anna M. Mahon	"	reported age		years.
Frontenae John Nido	"	"	105	
Grey	66	"	104	
Hastings Mary Winters	"	"	102	"
KentN. Smith	"		101	"
" H. McMahon	"	"	110	66
Lambton John Millikan	"	٠,	105	"
Middlesex Mary Ryan		"	100	66
" Hard A I	66	66	101	66
" Hugh Archer	44	4.6	101	"
Ontario Jane St. Germain	66		100	"
Peel Elizabeth Newlove	44	44	100	46
" Mary James	"	"	100	46
Elizabeth Nixon	46	"	102	"
Perth Grace Wiles	"	44	100	66
RenfrewJean Finn	"	"	100	"
Simcoe	44	"	100	66
····· Betsy Fletcher	"	4.6	100	"
···· William Morrow	44	66	110	"
" Daniel O'Leary	"	"	100	66
Stormont, D. & GRichard Holland	"	"	102	"
"Margaret Lamay	44	"	103	"
" Margaret Papineau	"	"	100	"
Waterloo "Old Jenny"	"	46	100	"
Welland Hannibal Priest	"	4.6	105	"
Wellington Mary Blackwell	44	"	100	"
York Amanda Skeelen	44	"	100	66
" Isabella E. Johnston .	"	"		"
"	"	"	110	
the same of the sa			100	66

DEATHS BY OCCUPATIONS (for Table see Appendix, page cviii).

Over the Average Age, $57\frac{1}{3}$ years.

OCCUPATIONS.	No. of Deaths.	Average Age at Death.	OCCUPATIONS.	No. of Deaths.	Average Age at Death.
Provincial Land Surveyors	1 7	Years. 71	Millwrights	7 26	Years. 63
Volunteers	37	69	Farmers	2373	62 61 64
Weavers	32	68	Farmers' Wives	1736 26	60
Contractors and Builders Paupers	21 35	67 67	Cooks	3	60 59
Bakers and Confectioners Tanners	19 10	64	Editors	88	58 58
Tailors Public Officials	47 57	64	Millers	31	58

Under the Average Age.

OCCUPATIONS.	No. of Deaths.	Average Age at Death.	OCCUPATIONS.	No. of Deaths.	Average Age at Death.
Butchers	20	Years.	Agents	32	Years.
Undertakers	1	57	Physicians	38	48
Coopers	29	57	Plasterers	14	48
Blacksmiths	68	56	Sailors	45	48
Carpenters	165	56	Engineers	21	48
Manufacturers	25	54	Hunters and Fishermen	6	48
Masons	45	54	Moulders	10	48
Merchants	111	54	Tavern keepers	53	48
Housewives	1536	53	Barbers	8	47
Labourers	719	53	Book-keepers	24	47
Bricklayers	11	52	Carriage and Waggon Makers .	23	46
Cabinet Makers	30	52	Musicians	6	46
Teamsters	12	50	Other Mechanics	57	46
Watchmakers	6	50	Stone Cutters	10	46

DEATHS BY OCCUPATIONS.

Under the Average Age.—Continued.

OCCUPATIONS.	No. of Deaths.	Average Age at Death.	OCCUPATIONS.	No. of Deaths.	Average Age at Death.
Servants	54	Years.	Brickmakers	7	Years.
Pump Makers	4	45	Machinists	25	41
Lawyers	22	45	Chemists and Druggists	10	40
Other Occupations	24	44	Painters	33	40
Teachers	48	44	Salesmen and Clerks	36	39
Saddlers and Harness Makers	18	44	Seamstresses	20	39
Sawyers	10	44	Bankers	9	35
Lumbermen	8	43	Milliners and Dressmakers	24	34
Tobacconists	2	43	Printers	9	32
Railroad Employees	28	42	Tinsmiths	12	30
Artists	8	42	Telegraph Operators	9	24

Ten Occupations giving the Highest Average Age at Death, compared with 1879.

1879.	No. of Deaths.	Average Age at Death.	1890.	No. of Deaths.	Average Age at Death.
Soldiers and Pensioners	51	Years.	Provincial Land Surveyors	1	Years.
Gentlemen	184	68	Pedlars	7	69
Hunters and Fishermen	7	68	Volunteers and Pensioners	37	69
Paupers	41	68	Weavers ,	32	68
Tanners	6	68	Gentlemen	144	67
Weavers	25	66	Contractors and Builders	21	67
Farmers	2290	64	Bakers and Confectioners	19	64
Tailors	39	64	Tanners	10	64
Pedlars	7	64	Tailors	47	64
Gardeners	27	63	Public Officials	57	63

DEATHS BY OCCUPATIONS.

Ten Occupations giving the Lowest Average Age at Death, in 1880, compared with 1879.

	No. of Deaths.	Average Age at Death.	1880.	No. of Deaths.	Average Age at Death.
Tobacconists	3	Years. 27	Telegraph Operators	9	Years.
Telegraph Operators	8	28	Tinsmiths	12	30
Bankers	3	35	Printers	9	32
Book-keepers and Clerks	66	35	Milliners and Dressmakers	24	34
Editors	3	36	Bankers	9	35
Servants	81	37	Seamstresses	20	39
Seamstresses	21	37	Salesmen and Clerks	36	39
Machinists	23	38	Painters	33	40
Printers	20	39	Carriage and Waggon Makers	23	46
Milliners and Dressmakers	30	39	Book-keepers	24	47

The average age at death of those persons whose occupations were given, for the last seven years is as follows:—

For	1873	52.8 years
66	1874	55.2 "
"	1876	55.7 "
"	1877	56.0 "
"	1878	57.1 "
"	1879	57.6 "
66	1880	57.3 "

The deaths in 1880 of persons whose occupations were given reached 8,251, or 41.6 per cent. of the whole number of deaths registered.

The returns shew that during the seven years which the table covers, there was an increase of 4.5 years in the duration of life of those whose occupations were recorded. This increase was present in every year excepting 1880, when there was a slight decrease of 0.3 of a year in the average length of life. This corresponds with the shorter average duration of life, in 1880, reported in a previous page. The greatest increase, as shewn by the above table, occurred during the years 1873 and 1874, when it was 2.4 years, or more than half of the total increase of the seven years.

Amongst the ten occupations returning the highest average duration of life in 1880, many changes will be found, as compared with a similar list given last year. Farmers, who were seventh in the list in 1879, are not in the list for 1881 at all; their average age apparently decreased from 64 to 61 years.

In the list, Contractors and Builders, Bakers, and Public Officials replace, as it were, the Farmers, Hunters, Fishermen and Paupers. This last mentioned class of persons, however, although according to their average age they are entitled to the sixth place on the list, is not included this year, because, generally speaking, paupers do not become recipients of charity until far advanced in life, and as there are few, if any, young paupers, an undue average length of life is given to these people as a class, for the reason that in all other occupations a certain number die when young, thus reducing the average of those who live to advanced age; nearly all paupers are old when they die, and therefore their average age is apparently proportionately greater. Moreover, in this country pauperism cannot justly be regarded as an occupation.

Bakers and Confectioners appear in the list for the first time. Their trade is generally regarded as unhealthy, therefore it will be satisfactory for them to know that they have for one year returned an average age of 64 years; still the number of deaths recorded is not large enough to afford much evidence in support of the contention that their occupation is conducive to health.

Nine Telegraph Operators died at an average age of 24 years, the lowest average of any occupation. It must be observed, however, that many persons engaged in telegraphy leave it while young, as the remuneration is small, and the work is fast falling into the hands of women; therefore the deaths amongst this class are generally of the young, which will partly account for the apparently low average duration of life in this class.

In the five occupations on this list giving low averages of life—viz.: Printers, 32 years; Milliners and Dressmakers, 34; Bankers, 35; Seamstresses, 39 years; Salesmen and Clerks, 39 years—the nature of their occupations readily accounts for their early death. In this respect, 1880 corresponds with other years, and likewise with other countries. Under the head of Bankers are included several bank clerks who died young, and who can hardly be said to have become bankers, although reckoned as members of that profession.

A STATISTICAL CLASSIFICATION of the Number of Deaths of persons whose Occupations were specified, giving the Number, Average and Aggregate Ages.

	a [*]	· S	20	-	pi .			gů.	
Аскз ат Drath.	Average,	57 years.	50 " 53 years. 53 "	20 %	48 years. 50 47 47 47 47 47 47	55.5	40 40 40 40 40 40 40 40 40 40 40 40 40 4	58 years 42 " 62 "	585 586 597 598 598 598 598 598 598 598 598 598 598
AGES AT	Aggregate.	57	298 298 39263 38176	009	15337 1611 1128 1418	406 320 1365	5960 2568 215 346	21918 336 1620	232 232 9757 277 1855
Number of	Persons.	1 3	22 6 719 719	-21	317 32 24 36	10 22 32 32	1111 53 9 8	375 8 8 26	17 + 41 52 o 85
	OCCUPATIONS.	II. Mechanics—Continued. Undertakers	Watchmakers Watchmakers III. LABOURERS (no special trades)	Teamsters Teamsters Acres		Chemists and Druggists Bankers Manufacturers	Merchants Taven-keepers Telegraph Operators Lumbermen	V. Professional Men Arthus Clergymen	Engineers Editors Gentlemen Lawyers Musicians Physicians
D еатн.	Average.	57 years.	54 % % 64 % 64 % 64 % 64 % 64 % 64 % 64	53 "	61 years. 61 '.'	ye	75 55 54 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5		7093744 3 2 2 2 2 2 2
Авез ат Death.	Aggregate.	281038	140600 47547 39263 15337	6236 6236 4077	146660 145083 1577	47547 297 3840	1140 179 579 371	1422 1422 9261 1606	1659 121 1054 2455 1046
Number of	Persons.	4920	2399 877 788 317	98 88	2399 2373 26	897 7 68	20 11 8	15 165 30	8 2 2 2 2 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5
	OCCUPATIONS.	:	I. Cultivators of the darfil I. Mechangs III. Labourers IV. Merchants, Financiers, Agents, Ffc.	V. Professional men VI, Other Employments	I. Cultivators of the Earth Farmers Gardeners	11. Mechanics	Butchers Brewers Bricklayers Barbers	Bakers and Confectioners. Builders and Contractors. Carpenters. Cabinetmakers	Coopers Cooks Coarnage and Waggonnakers Masons Masons Machinists

A STATISTICAL CLASSIFICATION of the Number of Deaths of persons whose Occupations were specified, etc.—Continued.

	å	T.S.	Es.	ars.
Ages at Death.	Average.	63 years. 71	53 years. 69 ". 48 ". 48 ".	41 years 45 " 34 " 39 "
AGES AT	Aggregate.	3618 71 2136	6236 2568 292 2183 1193	4077 2448 831 798
Number of	Persons.	57 1 48	116 37 6 45 28	25 24 25 25 26 26 26 26 26 26 26 26 26 26 26 26 26
	OCCUPATIONS.	V. Propessional Men—Continued. Public Officials	VI. OTHER EMPLOYMENTS. Soldiers and Pensioners Hunters and Fishermen Sailors. Railroad Employees.	VII. FEMALES Domestics (Servants) Milliners and Dressmakers Seamstresses
D ЕАТН.	Average.	58 years. 63 ". 46 ".	254444455 254444455 33333333333333333333	44 30 44 64 64 64 64 64
AGES AT DEATH.	Aggregate.	1793 441 2623 1390	289 183 680 680 5090	803 370 87 3017 645
	V			
Number of	<u> </u>	33 57 2 33	c 4 1 0 0 8	18 12 14 10

Analysis of the tables in which the deaths by occupations are thus classified, shews that the cultivators of the soil rank highest. The second class—mechanics—embraces many callings which are regarded as detrimental to health, yet the average duration of life of those engaged in 32 different trades is 54 years. Labourers come next, with an average of 53 years. The average age would doubtless have been greater if many of them had not lost their lives by accidents. Out of the total number of deaths of 719 labourers from all causes, 51, or 7 per cent., were due to accident. As these accidents generally happened to young men, or to those in the prime of life, the average duration of life for this class was thus considerably affected.

Merchants, financiers, etc., form the next class, and their average age at death is only 48—the lowest but one on the list of classes. Book-keepers, salesmen, tavern-keepers, and telegraph operators, are included in the list, and as they are almost invariably short-lived, the average age at death of the whole class is, as a matter of course, lowered.

The class of professional men has not so many divisions as classes 2, 3 and 4. Their average length of life, 58 years, is higher than the total average age of all other occupations taken together.

In the three leading professions—those of divinity, law and medicine—we find that 26 clergymen died at the average age of 62 years—the same as in 1879; 22 lawyers at the average age of 45 years; and 38 physicians at the average age of 48 years; so that in this, as in other countries, of the three professions, clergymen live to the greatest age.

The average age at death of the 22 lawyers is one year more than in 1879, but less than in the years 1876 and 1877, when it was 50 years. The deaths of 38 physicians are recorded at an average age of 48 years, or two years less than those who died in 1879; so that the falling off from year to year in the length of the life of physicians, noticed in last year's report, still continues.

Twenty-one engineers enjoyed the same average duration of life as the physicians —48 years.

The number of deaths of clergymen registered in 1880 is not nearly so large as in 1879, but, as stated, the average age is the same—62 years.

The term "gentlemen," given in reply to the question in the schedule "Of what occupation?" must generally be accepted as including those who have ceased to follow any occupation for the purpose of gaining a livelihood. Being free from care and want, their lives are naturally prolonged to a greater average age than are those of others not so favourably situated. It would be satisfactory to know what had been the previous occupations of those who had any. 144 "gentlemen" died at the average age of 67 years.

That public officials are long lived is evident from the return of 57 of them who died in 1880, at an average age of 63. 48 teachers died at an average age of 44 years. This is the same average at which 56 died in 1879; though in 1878, 38 died averaging only 42 years.

Of Class VI., 28 railroad employees died at the average age of 42 years. Nine of these deaths, however, resulted from accident.

The average age of milliners and dressmakers at time of death was less by 5 years in 1880 than in 1879, the average in 1879 being 39 years, and this year only 34 years. Seamstresses live, however, longer by 2 years. Servants averaged 45 years, which is an increase of 8 years in their length of life over 1879.

DEATHS BY OCCUPATIONS.—CAUSES OF DEATH.

(For Table see Appendix, page cxxii.)

Ten Highest Causes of Death amongst those whose Occupations are given.

200		1879.		1880.		
	No.	Per cent. of Deaths from all causes.		No.	Per cent. of Deaths from all causes.	
Old Age	770	15.6	Old Age	811	16.2	
Phthisis	749	15.2	Phthisis	769	15.4	
Heart Disease	370	7.5	Pneumonia	350	7.0	
Pneumonia	282	5.7	Paralysis and Apoplexy	312	6.2	
Paralysis and Apoplexy	265	5.3	Heart Disease	306	6.0	
Accident	214	4.3	Accident	221	4.4	
Fevers	174	3.5	Dropsy	168	3.3	
Debility	178	3.6	Fevers	156	3.1	
Cancer	139	2.8	Cancer	109	2.1	

Ten Occupations which returned the largest number of Deaths from Phthisis.

		1879.	j		1880.			
OCCUPATIONS.	Deaths from all causes.		Rate per cent.	OCCUPATIONS.	Deaths from all causes.	Deaths from phthisis.	Rate per cent.	
-								
Farmers	2290	246	10.7	Farmers	2373	296	12.4	
Labourers	681	117	17.1	Labourers	719	113	15.7	
Book-keepers	66	34	51.5	Carpenters	165	36	21.8	
Servants	81	29	35.8	Merchants	111	27	24.3	
Teachers	56	23	41.0	Shoemakers	88	18	20,4	
Carpenters	125	$2\overline{2}$	17.6	Servants	54	18	33.3	
Merchants	113	21	18.5	Other Mechanics	57	16	28.0	
Blacksmiths	59	16	27.1	Teachers	48	14	29.1	
Gentlemen	184	13	7.0	Tavern-keepers	53	13	24.5	
Shoemakers	94	13	13.8	Salesmen and Clerks	36	13	36.1	

Old age retains its place as first of the ten highest causes of death amongst those whose occupations are given. Of the 811 persons returned under this heading, 480, or 59 per cent., were farmers. Phthis is second on the list, and claims its victims impartially from all classes, but more especially from amongst persons whose occupations are sedentary, necessitating confinement in-doors.

As the number of deaths registered in 1880 from all causes was greater than in 1879, so was the number returned as dying of this disease; 769 deaths were due to it in 1880, against 749 in 1879.

As farmers form so large a class of the community—returning nearly 29 per cent. of all the deaths by occupations—it is not surprising that the victims among them of phthisis should outnumber those returned by other occupations; but the percentage of deaths from phthisis among farmers, as compared with the whole number of deaths among them from all causes, is much less than in any of the other nine classes given in the table. Out of 2,373 deaths of farmers—who for the most part live out-of-doors—from all causes, 296, or 12.4 per cent., were registered under the head of phthisis; while of 36 salesmen and clerks—who are confined in-doors—whose deaths were recorded, 13, or 36.1 per cent., were from phthisis. The mortality amongst teachers from this disease was very great in 1880, causing 14 out of 48 deaths, or 29.1 per cent. This, however, is a much smaller percentage than in 1879. In that year the number of teachers who died from all causes was 56, and of this number 23, or 41 per cent., were returned as dying from consumption.

The total number of deaths returned in the ten highest causes of deaths amongst those whose occupations are given was 3,202; of this number 769, or 24 per cent., were from phthisis.

Appended to this Report will be found a brief review of the births, marriages and deaths registered in Ontario, and returned to the Department of the Registrar-General, since the Act came into force, especial attention being paid to the returns for the last ten years, 1871 to 1880 inclusive. In this Supplementary Report, the increases or decreases which have from year to year taken place in the proportion of deaths from certain diseases are shewn, together with the mortality recorded amongst persons engaged in the various occupations usually specified. The effect of these statistics on the death rate during a number of years, with other matters of public interest and importance are given.

The registration of vital statistics, according to law, has now been sufficiently long established in Ontario to afford authentic data as to the Provincial birth and death rates, upon which to base future estimates of the natural increase in the population. The returns from many localities to which due reference is made are now, doubtless, as complete as it is possible to obtain them.

The undersigned presents the Report in the hope that it will be found not uninteresting, and of some practical value.

I have the honour to be, Sir,

Your obedient servant,

H. S. CREWE,

Inspector.



APPENDIX.



BIRTHS.

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TABLE

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Illegitimate.	24	62	1-4	==	စ္ခ	13	70 56	126	1C 4	6	4.0	10
Tripleta				:				1				
No. of pairs.		1		4		17		18	:	2		14
.fstoT	133	284	359 320	629	664	1305	751	1466	376 265	11-9	737 674	1411
Dесеmbет.	111	20	30	47	55	113	69 50	119	32 19	51	52	66
Хочетрет.	∞ ∞	16	34	63	55	87	55	121	37	57	62 44	103
October.	전 #	28	29	58	59	101	69	127	32	47	75 62	137
September,	12	24	41	89	56 51	107	58 60	118	25.23	19	64 56	120
August.	9	21	32	51	49 56	105	51 66	117	27	51	65	124
July.	9	23	29 27	56	82.83	93	57	118	10	54	68 51	119
упис.	15	23	18	20	62	110	73	120	85 63	57	53	125
May.	113	24	44	99	33	125	50	116	20 20	44	58	102
April.	9 21	21	# 98 1 98	57	56	117	81 65	9F1	22 22	63	61	134 ·
March.	11 21	왏	26 40	99	57 62	119	78 63	141	239	F9	63	132
February.	8	20	20.53	61	58 49	107	67 46	113	26 15	41	58 44	102
.Vanuaty.	14 81	25	25	49	83	123	53 57	110	28	52	58	111
COUNTIES.	Algoma: Males Eemales	Total	Brant: Males. Females	Total	A Bruce: Males. Females	Total	Carleton : Males Females	Total	Elgin : Males Females	Total	Essex : Males Females	Total

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498	1001	710 637	1347	287	527	264	513	540	1082	851 740	1591	576 561	1137	566	1097
88	89	63.	115	32.23	20	28	41	44	84	71	138	50	96	31.88	69
43	92	47	16	33	52	12	333	44	85	54.2	109	38	85	32.5	99
148	68	53 57	110	18	34	22.23	51	44	110	22	138	64 69	86	8 4 2 2	97
49	101	71 62	133	26 25	51	2122	45	48	95	52	134	44 50	95	54	101
50	87	62	126	23.2	53	230	55	53	93	67	137	59	109	64	110
46	833	67 46	113	17	31	23	49	55	98	25.93	113	54	107	38	72
33	99	56	96	19	38	22.2	47	38	62	63	122	2 1 2	85	41 46	87
88	81	51 46	97	15 15	43	16 19	35	43.25	95	82 449	131	34.88	7.2	57 36	93
41	98	61 50	H	26 21	47	825	35	43	80	82	139	34	980	61 15 01 15	87
£4 64	35	70 59	129	27 19	46	17 20	37	59	105	102	164	54	102	238	101
14.	98	57	111	4.62	36	252	7	49 82 82	2.2	70	135	75.55	107	53	100
44	92	25.53	115	27 19	94	24 19	43	39	81	58	131	52 50	102	52	108
Frontenac: Males. Females	Total	Grey : Males Females	Total	Haldimand: Males Females	Total	Halton: Males. Females	Total	Hastings: A Males. Females	Total	Huron: Males. Femules	Total	Kent: Males. Females	Total	Lambton : Males . Females	Total

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	Still Born.		67	1 2	ಣ	-7F C3	9	H-44	5	ರಾಭ	14	61 63	5
ı	Illegitimate.	च च	00	13.8	21	21-	63	10 01	2	119	40	ကက	9
	Triplets.	: :					:				-		
	No. of pairs.		9		6	: :	4		11	: :	17		6
	TetoT.	307 267	574	514 524	1038	270 230	200	390	750	993	1946	427 364	791
ı	December.	16 19	35	39	83	20	34	31	59	74 76	150	30	61
I	November.	29 19	48	8 66 66	22	20	35	39	65	101 90	191	252	51
	October.	24 17	41	39	83	222	43	34	59	. 22 . 80	152	32	000
	September.	12.61	53	55	98	30	12	32	7.2	88	167	32	59
,	August.	28 15	43	41	81	20 16	36	30	09	97 87	163	31	65
	July.	24 26	50	44	93	23	47	37 26	63	82	146	333	22
	June.	20 18	38	43	88	22 22	35	33	61	78	155	39	99
	May.	32	09	98	99	27 20	47	36	19	69 69	143	32 25	77
	April.	12.53	45	37	81	23	#	28	52	75	160	88	62
	March.	33 88	59	54	108	26 15	41	32	59	80	170	4.8	87
	February.	25.00	53	41 59	100	16	41	88	63	91 85	176	37	92
	January.	26 23	49	177	88	26.20	.46	32	89	92	173	33 27	09
	COUNTIES.	Lanark : Males Females	Total	Leeds and Grenville : Males. Females	Total	S. Lennox and Addington: Males Females	Total	Lincoln : Males Females	Total	Middlesex : Males. Females	Total	Muskoka and Parry Sound : Males Females	Total

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& 4	12	7C 4	6	4.00	2	စ္တ	14		2	ಣಣ	9	40	2	63 44	9
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	00		7		2		6		9	::	18		2		6
4 14 392	908	611 647	1258	614 559	1173	584 528	1112	314 273	587	638 596	1234	506 405	911	639 551	1190
###	99	46 46	35	38	62	35	62	27	41	52 51	103	39	19	47	82
35	7.2	57 54	111	50	91	52 43	95	32	09	59	107	39	59	40	38
32.53	57	52 45	26	47	95	46 339	85	18 21	39	53	101	42 30	72	40	82
39	99	53	122	51 45	96	49	84	33	61	62 55	117	38	62	54 38	92
43	80	99	120	49	100	45	92	27	54	85	121	38	18	57 58	115
32	11	52	107	65	109	37	85	27	54	455	66	888	20	52 35	28
88	55	533	96	57 44	101	43	91	28	41	47	96	45	85	57 46	103
37	72	46 52	86	49 34	833	51 58	109	26 22	48	38	84	43	833	68	120
38	2.2	48 52	100	43	100	48 48 48	96	27	56	64	111	35.5	77	55.0	112
36	02	56 71	127	62 59	121	68	115	35	62	57 51	108	50	62	50 rd	120
36	78	45 43	88	43	83	35	83	55 25 25	48	47	95	34	82	59	103
14	36	43	100	55.60	115	36	86	13	23	51	86	39	86	43	88
Norfolk: Males Females	Total	Northumberland and Durham : Males Females .	Total	Ontario : Males Females	Total	Oxford : Males Females	Total	Peel: Males. Females	Total	Perth: Males. Females	Total	Peterborough : Males. Females	Total	Prescott and Russell : Males Femalos	[otal]

1880—Concluded.
V MONTHS.
BY
A.—BIRTHS
TABLE

-	Still Born.	44	್ತ	ಣ-	7	∞ ೧	17	1	1		-	67-4	9
.94	Illegitimat	w 4	t-	9 %	11	9	13	62.4	2			4.01	9
	Triplets.				:								
	No. of pairs.	: :	∞		- x	: :	16		12				20
	LetoT	212	426	457 386	843	809 741	1550	588 501	1089	21 37	58	416 391	807
	December.	10 13	83	36	72	65	122	38 38	74	C1 41	9	25.52	09
	Хочетрег.	61.61	44	18	84	54	66	32	75	6/1 6/1	4	98 88	74
	October,	16	34	31	89	59	123	47	94	H 70	9	31	58
	September.	19	.83	37	54	74	138	50	106	H 쿠	22	33	72
	•4sn&n¥	23 14	37	25 % 25 %	62	58	133	47	92	H 70	9	32	69
	July.	18	88	31	72	67	129	55 31	98	63.4	9	41 28	69
	June.	20 112	32	# 25	92	69	137	53 46	66	0101	4	28	55
	May.	18	32	41	77	63	120	433	75	44	oo l	39	81
	April.	16	38	49	74	47- 64-	138	45 28	73	-	1	37	89
	March.	15 22	37	45 04	94	92	144	66 54	120	-62	ಣ	36	78
*	February.	22 15	37	38	74	73	128	58	1112	ध्यस	9	30.88	58
	January.	13 27	40	36	7.5	77	139	37 46	88	01-1	60	36 8	65
	COUNTIES.	Prince Edward: Males. Females	Total.	Renfrew: Males. Females	Total	Sincoe: Males. Females	Total	Stormont, Dundas and Glengarry : Males. Females	Total	Thunder Bay: Males. Females .	Total	Victoria : Males Females	Total

es es	9	-	-	10 10	10	88	50	52.2	42	136 100 236	
10	17	4 04	9	4 00	12	288	#	83.	170	348 1 323 1 671 2	
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	<u> </u>	1 .	1	<u> ::</u>	18		55		1	407	-
591	1171	353	744	876 794	1670	904	1718	2221 2064	4285	22019 20293 42312	
51	86	288	57	67	132	71	148	205	355	1725 1551 3276	
48 43	16	25.25	51	78	137	67	126	179	1 359	1708 1606 3314	
49 49	8	7 7 7	89	73	131	67	131	189	350	1752 1682 3434	
74	1117	388	83	80	156	85 70	152	210	393	2006 1754 3760	
48	97	35	99	299	133	84	156	184	396	1852 1842 3694	
46 45	16	23.23	84	55	126	81 25	133	182	342	1812 1627 3439	
39	06	150	20	72 65	137	63 49	112	186	347	1748 1590 3338	
44.	95	33	9	55	122	62 80	159	157 172	329	1806 1630 3436	
51	86	88	2	68 8	169	50	115	185	352	1886 1685 3571	
	66	88 9	182	823	165	7.1	151	178	357	2057 1925 3982	
99 47	113	45 27	7.5	76	137	86	163	174 181	355	1855 1695 1550	
41 51	36	27 40	67	67 58	125	88	172	192 158	350	1812 1706 3518	
Waterloo: Males Females	Total	Welland: Males Females	Total	Wellington: Males Females	Total	Wentworth: Males. Females	Total	Y York: Females	Total	Total Males Total Females Grand Total	



MARRIAGES.

TABLE B.—MARRIAGES BY DENOMINATIONS.

The following Table snews the number of Marriages returned of the parties marrie	Religious	COUNTES. Episcopalian, Presbyterian, Methodist.	Males 17 10 16 Females 15 11 18	Total 32 21 34	Males. 19 30 84 Females. 10 41 93	Total 29 71 177	Males. 52 144 118 Females. 46 148 126	Total 98 292 244	Males 119 91 82	Total	Males	Total
	Religious Denomination of Bride and Bridegroom	Roman Catholic.	99	12 6	16 41 17 33	33 74	40 32 44 30	84 62	191 198 12	389 24	13 44 15 68	28 112
	on of Brid	Congregationalist.	- : : : : : : : : : : : : : : : : : : :	1 .	1-1-	14	61-	.s		-	27-	20
been sether by	e and Br	Lutheran. Quaker.			11	22	22 3 4	48 7	2121	4	4 6	7
olemnize 7 license	idegroom.	Mennonite.					61 61	7				
having been solemnized during the year 1880, the religious denomination and whether by license or banns.		Bible Christian.				-	n n	'' :9			90	15
s the yes.		Total.	2 2 2 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	4 110	2 203	2 406	3 426	5 853	2 500	3 1003	4 295	8 589
ar 1880,		No Denomination given			0000	91	27.	က	, m	က	50.4	9
, the re	-	Grand Total.	55	110	2112	422	824 824 : :	856 3	503	1006 3	299	598 2
ligious	How	Гісепзе. ————————————————————————————————————		47		197 13		368 58		381 122		291
denom	How Married.	Not stated.				-		23	::	:		 ∞
ination	d.	Total Marriages.		55		211		458		503		299

											-				
	327		284		443		177	• •	140		387		481		403
			2				1	: :							
	112		3.5		29		∞		4	• •	38		14	: :	13
	215		250		414		168		136	: :	349	::	467		384
327 327	654	284	268	443	886	177	354	140 140	280	387	774	481	362	403	806
2	13	6161	4	61 51	4	4.4	∞		:		2			10	21
320 321	641	282	564	441	885	173	346	140 140	280	386	772	481 481	962	393	785
-	-			44	∞	111	20	67	2			7.10	12	14	24
10 20	000	-	1	70.00	11					∞ ೄ	17	33	74		
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00 SJ	5	933	9	24 22 23	53		-		:	ea :	20	30	59		
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16	26	61 23	5	17 20	37	22	43	4.00	2	11 6	20	100	11	25	52
129	260	41 54	98	1121	23	∞ ∞	16	920	11	47 000	- 26	13	27	33	7.4
110	223	110 115	225	174 172	346	71 80	151	99	126	225 241	466	141 160	301	171	359
2223	45	345	79	119	249	31 29	09	46 45	91	24.8	75	168	315	69	132
32.	73	75	152	83	149	21 15	36	19 16 16	35	45	91	76	148	78 64	142
Essex: Males Females	Total	Frontenac: Males Females.	Total	Grey : Males Females	Total	Haldimand: Males Females	Total	X Halton: Males Females	Total	Hastings . Males Females	Total	Huron: Males Females	Total	Kent: Males Females	Total

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	Total Marriages.		255		193		362		210		265
arried.	Not stated.										
How Married.	Banns.		18		6		39		18		39
1	License.		237		184		323		192		226
	Grand Total.	255 255	510	193	386	362	724	210	420	265	530
•	noviz noitanimona oV	.63	67			6161	4				
	Total.	255 253	208	193	386	360	720	210	420	265 265	530
	Other Denominations.	6767	4				24			20.9	Ξ
	Bible Christian.						:				
groom,	Mennonite.									470	6
d Bride	Дизкет.	: :						0100	5	1 :	1
ride an	Гифрегап.	H :	1				:			92	13
Religious Denomination of Bride and Bridegroom	Congregationalist.	410	6	w 10	000					1	1
miratic	Baptist.	27 25	52	4.0	13	13	30			22	42
s Deno	Roman Catholic.	20	 88 	112	23	55	109	333	45	52	110
leligiou	Methodist.	88	194	46	91	152	307	140	292	83	161
	Presbyterian.	50	102	81 72	153	58	115	18 16	34	33	72
	Episcopalian.	56	107	47	86	83 73	156	28 16	44	528	110
	COUNTIES.	Lambton : Males Females	Total	Lanark : Males Females	Total	Leeds and Grenville : Males Females	Total	Lennox and Addington: Males Females	Total	Lincoln : Males Fenales	Total

	628		150		259		512	::	365		340		175		348
										• •			-		
	34		6		23	• •	10		6		ಣ		4		45
	594		141	• •	257		505		356		337		171		303
628	1256	150	300	259 259	518	512	1024	365 365	730	340	089	175	350	348 348	969
0.01	4	63.63	4	99	9	200	ಭ	99	12		C1		:	61 61	4
626	1252	148 148	296	256 256	512	509	1019	359 359	718	339	678	175 175	350	346	692
14	20_	- m	4	H 63	63	F- 61	0	61 23	5	87-	n			970	=
16	28	-	-	61 63	4	1 26	129	98 94	92	L- 8	15	-	П	14	27
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				62	2	es .	n	00	18	60 72	00		:	H0	2
81	8	0000	9	7	4			67 =	23	94	10	-	.~	72.53	107
99	12			H 61	- - -	73 61	7	2	es .	00 00	16	61	2	61 63	123
51	102	6161	1 77	77	161	66	18	24	42	46	98	ಬಸಾ	s	111	02
55.	97	==	25			14 16	30	10	18	9 8 13	65	96	15	332	62
229	473	89 53	137	123	241	239	485	155 166	321	130 135	265	98 86	182	99	207
132	255	15.02	09	222	43	95	187	74	143	81 70	151	33	69	77	160
134	292	25 33	61	633	5.1	73	150	46	88	740	84	36 36	72	32	7.5
Middlesex : Males Females.	Total	Muskoka and Parry Sound : Males	Total	Norfolk: Males Females	Total	Northumberland and Durham : Males Females	Total	Ontario : Males . Females	Total	Oxford: Males Females	Total	Peel : Males Females	Total	Perth : Males Females	Total

TABLE B.—MARRIAGES BY DENOMINATIONS, 1880—Continued.

L	102 Sept tents 1910 T	::	0	::	t ₂	::	15-		12
d.	Total Marriages.	- : :	. 220		157		157		237
Marrie	Not stated.		-		<u> </u>		<u> :</u>		
How Married	Banns,		40		112				28
	License.		180		45		157		159
	Grand Total.	220 220	440	157 157	314	157 157	314	237	474
	No Denomination given	::						44	∞
	Total.	220 220	440	157	314	157 157	314	2,23	466
	Other Denominations.				:	41-	Ξ	es 4₁	7
	Bible Christian.	∞ ∞	91						2
groom	Mennonite.	::			:				
d Bride	Диякет.	::	:			6.29	∞		
ride an	Гитретап.	::	:					114	29
Religious Denomination of Bride and Bridegroom	Congregationalist.		:	- :	П				
minatio	Baptist.	84	10	67 57	4	1 2	က	<u>~</u> ∞	15
ıs Deno	Roman Catholic.	46	93	118	234	75.4	6	67	137
Religiou	Methodist.	74	151	13 10	23	123	236	44	33
	Presbyterian.	48	100	19	35	200	11	59 67	126
	Episcopalian.	22 23	20	100	17	16 20	36	38 27	65
	. COUNTIES.	Peterborough: Males Females	Total	Prescott and Russell: Males Females	Total	Prince Edward: Males Females	Total	Renfrew: Males Females.	Total

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	496		349		30		210		363		214		387
::					:								
: :	30		101		-		32		118	: :	28		40
::	466		248		27		178		245		186		442
964	565	340	869	\$21.52 \$2.52	56	210	450	363	726	214	428	482	- B964
হা হা	4	27	ಣ		:			<u>∞</u> 32	31	10.10	10		23
194	988	358	695	81 81	56	210	420	345	695	209 209	118	481 481	596
F 4	10				-		:	27	27	ਬਾ ਜਾ	∞	150	25
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-	-	12	59	21 21	7		:	222	254	2 O	<u>s</u>	10.00	11
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113	27	∞ ∞	193	51-	5.5	4 %	21	⊳ ∞	15	12	19	55.4	29
<u>\$</u>	97	109	217	314	, φ	\$6.55 \$7.50 \$1.50	69	##	100	8 28	- 19	53	104
164	331	886	171	99	121	75	152	8.8	107	55 69	127	185 196	381
143	290	\$ 85 80 80 80 80 80 80 80 80 80 80 80 80 80	17.7	00 EI	05	25	€	58 63	121	33.52	6-4	153	265
116	221	##	<u>₹</u> 1	12-21	5	3.88	89	200	30	48	22	85.23	123
Sincoe: Males Females.		Stormont, Dundas and Glengarry : Malos Females	Total	Thunder Bay: Males Females.	Total	X Victoria: Males ii: Females	Total	Waterloo : Males Females .	Total	Welland: Males Females.	Total	Wellington: 9 Males Females	Total

TABLE B.—MARRIAGES BY DENOMINATIONS, 1880—Concluded.

How Married.	License. Banns. Not stated. Total Marriages.		492 25		1081 72 1153		11395 1381 6 12783
	Grand Total.	517	1034	1153	2306	12783 12783	25566
	No Denomination given.	61 55	10	==	22	110	211
	Total.	515	1029	1142	2284	12673 12682	23355
	Other Denominations.	20 77	6.	17 16	333	149 138	287
ċ	Bible Christian.	6100	20	337	29	273	550
Religions Denomination of Bride and Bridegroom.	Mennonite.			9 7	10	#9 69	133
ınd Bri	Опакет.			77.8	25	25 25	116
Bride a	Lutheran.	7.10	12	13	20	354	712
tion of	Congregationalist.		100	12.83	388	191	212
nomina	Baptist.	28 82	15.	4.8	114	669	1390
ons De	Roman Catholic.	7 64 75	139	136	2 256	1580 1659	3230
Religi	Methodist.	7 187 5 193	380	326	9 642	5 4549 7 4704	9253
	Presbyterian.	4 117 7 106	1 2233	222	927	7 2625 4 2567	1 5192
	Episcopalian.	104	201	303	. 626	2247	4271
	COUNTIES.	Wentworth: Males Females	Total	York: Males Females	Total	Fotal Males	Grand Total

TABLE C.

MARRIAGES BY MONTHS.

Management of the No. of	Total number of couples married.	55	211	458	503	599	327	28.2	£	177	140	387	481	403	255	193	362	210
Contraction design	Zo date given.		:	:	ಣ	5.5	¢1	t-	ಣ	©1	:	ÇI	10		. :	:	6.5	:
A SAMPLE OF THE PERSON	Гесетрег,	9	98	59		8	3.0	ŝi	₹ •	F1	83		7.5	99	Ē	97	:: <u>:</u>	 88
720	Хочетрег.	L-	21	37	25	27	÷	25	 %	61	G.	35	五	. . 4.5	97	=======================================	22.88	23
	October.	13	18	O T	Ę	27	7	 %	25		=	77	ž	28	×.	Π	4	<u>\$</u> }
	September	9	11	36	33	19	98	88	33	50	21	88	98	£5	10	13	385	12
	.4sugu&	15	Ξ	7		=======================================	61		=======================================		m	- 34	31	 ?1	10	=======================================	21	22
	July.	21	12	57	98	16	15	32	50	9	22	83	8	92	Ξ	ဗ	25.5	12
	.bune.			98	44	<u>21</u>	31	55	95	2	16	08	552	<u>=</u>	16	81	16	18
	May.	**	L-	 	88	£1	 ::3	15	22	12	sc	2.5	87	25.1 SS.	18	ಣ	둞	17
And the latest designation of the latest des	.lirqA	-	12	#	13	83	25	55	22.	22	=	26	\$75 777		21	50°	255	10
-)[arch.	21	50	£5		88	G.	17	455	7	10		45	<u>ਜ</u>	61	÷.	98	- 30
	Februery.	çı	14	433	233		<u>s</u>	25	31	61	71	34	46	252	žį	21	-	23
	January.	4	20	\$	£	55.	31	<u></u>	55 25	6	12	:: :::::::::::::::::::::::::::::::::::	.,	8	63	91	30	14
	COUNTIES.	Algoma	Brant	Bruce	Carleton	Elgin	Essex	Frontenae	Grey	Haldimand	Halton	Hastings	Huron	Kent	Lambton	Lonark	Leeds and Grenville	Lennox and Addington

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265	. 628	150	259	27	365	340	17.2	348	220	157	157	282	961-	319	. 82	210	363	214	482	517	1153	12783
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31	7.1	17	 ह	94		Si Si	77	<u></u>	66	10	L-	15	13	33	61	23	33	16	46	523	109	1205
Lincoln	Middlesex	Muskoka and Parry Sound	Norfolk	Northumberland and Durham	Ontario	Oxford	Peel	Perth		Prescott and Russell	Prince Edward	Renfrew	Simcoe	Stormont, Dundas and Glengarry	Thunder Bay	Victoria	Waterloo	Welland	Wellington	Wentworth	York	Total

xxi.

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-	50 and under 55.		23-	981	00	7C 5C	œ	50 G1	7.0	611	202	- 4	5
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	.62 and under 25.	13	35	82 111	193	149 236	385	150 262	412	107	239	150 152	305
	Under 20.	202	22	43	47	100	101	9	98	89	7.3	× 86	106
	COUNTIES.	Algema: Males Females	Total	Brant: Males Females	Total	Bruce : Males	Total	Carleton : Males. Females	Total	Eligin : Males Females	Total	Essex : Males Females	Total
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29 19	48	48	63	£ 20	28	32.52	29	40	56	988	69	45 15	09	34	49
97 44	141	162	222	74	106	88 38	98	109 59	168	170 65	235	132	192	87 42	129
105 141	246	177 246	423	59	160	52 74	126	174 192	998	201 260	461	163 189	352	105 132	237
. 57 c	09	-26	97	81.05	35	20	21	25.52	100	111	116	4 101	105	274	64
Frontenac: Males: Females	Total	Grey : Mades	Total	Haldimand : Males . Females .	Total	Halton : Males. Females	Total	X Hastings: XX Males Females	Total	Huron : Males	Total	Kent: Males. Femeles	Total	Lambton : Males Females	Total

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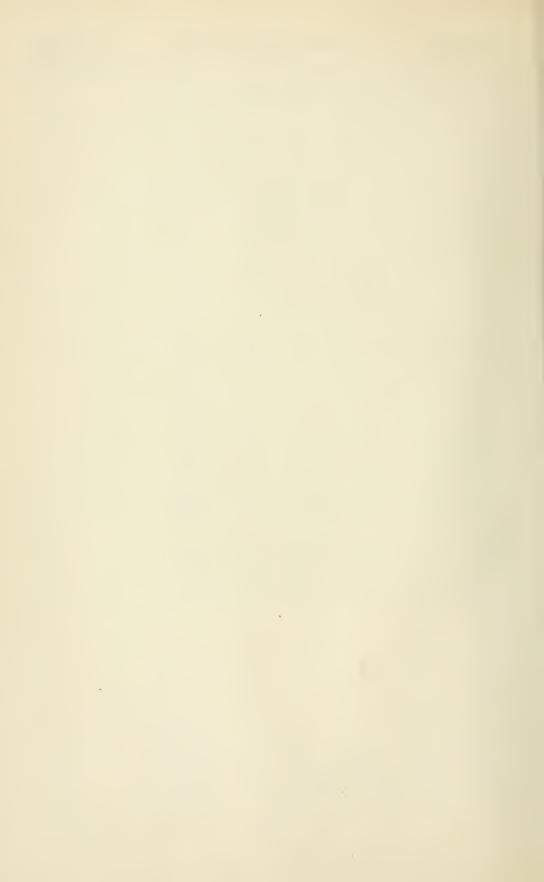
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30 and under 35.		<u></u> 61	# S	ñ.	17.8	162	.41	58	27	611	<u>-</u> = = = = = = = = = = = = = = = = = = =	83
.05 and under 30.	80	127	131	214	38	-	5.8	124	를 등 등	370	88	7.0
20 and under 25.	7.86	173	158	315	96	308	105	233	305 305	530	25.0	122
Under 20.	36.1	37		33	155 155	58	. 94	97	2.21	123	28	69
COUNTIES.	Lauark : Males Females	Total	Leeds and G Males	Total	Lennox and Addington: Males. Females	Total	Liucoln : Males . Females .	Total	Middlesex : Males, Females	Total	Muskoka and Parry Sound : Males . Females	Total

252 252	518	512 512	1024	365	7:30	340	680	175	350	348	969	220 220	011	157	314
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98	12	733	96	127	7.3	:: 7	2.2	31 51	23	577	37	52	523	9 40	91-
Norfolk : Males. Fenules	Total	Northumberland and Durham : Males . Females .	Total	Ontario : Males. Females.	Total	Oxford : Males Females	Total	AXX Peel: Males. Females	Total	Perth : Mates. Females	Total	Peterborough: Makes. Females	Total	Prescott and Russell: Males Females	Total

TABLE D. -MARRIAGES BY AGES, 1880—Concluded.

Asses not size and si	450
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.08 rev B0.	
.08 rabdun das 67	
.67 rabdunder 75.	:
.07 rebnu bas 60	П
60 and under 60.	ç1
50 and under 55.	21
.06 raban ban 64	r:
.64 rabdunder 45.	x
.04 rabin bins &	10
.36 rand under 35 .25 .25 .25 .25 .20 .20 .20 .20 .20 .20 .20 .20 .20 .20	200
.06 rebun bas 52 & \frac{2}{3}	114
.55 rabdunder 25. 28	203
.02 rebnU \ \alpha \omega \ome	45
Prince Edward: Prince Edward: Nales Total Renfrew: Nales Females Total	Total
xxvi,	

Waterloo: Males Females	-1	174	121	38		# m	e = -	ಣ	60 00	61-	¢1		::	::		363	
Total	69	388	168	55	18	G	4	m	9	80	23	-		1:		726	
Welland : Males Females .	1.8	57 99	77	29 15	12 6	51.01	∞ m			-			-			214	
Total	67	171	116	44	18	14	17	01		-		:	-		-	428	
Wellington: Males Femules	97	164	199	61	15	129	∞ +	⊳ ∞	∞ ∾	-	-:	-	1		-1 50	482 482	
Total	66	401	286	88	E S	18	12	10	Ξ	-	-	1	-		1-7-	964	
Wentworth: Males Females	6 104	220 247	163	94 99 99	32	15	122	5. m	21	20 20	-	·	П			517	
Total	110	467	264	78	20	33	17	12	6.1	20	-	50			21	1034	
XX York: Males Females	13 183	480	364	141 84	24	28	26 12	0; 9	10 1	∞ 10	4-1	67	-			1153	
Total	196	1080	588	225	62	37	38	56	11	13	20	-\$1	-		20	2306	
Fotal Males . Total Females	129 2698	5051 6492	4464 2202	1502 656	630 285	375 185	200 90	132	84 27	25 25 25	37 8	30	10	20	55 55	12783 12783	
Grand Total	2827	11543	9999	2158	915	560	296	190	111	101	45	F.	10	5	108	25566	
				1									X	-	-	-	



DEATHS.

TABLE E.—CAUSES OF DEATH—

Distinguishing by Months, by Ages, and by Sex, the Registered Number of Deaths

						М	CON'I	THS.	,				
SEX.	_	•							Ī				
	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
Females									1				1
Males Females	5 3	2 5	7	4	4	6 3	4	4	2	2 2	3 5	1 4	44
Total	8	7	11	8	5	9	10	4	5	4	8	5	84
Males	10 1	20 2	20 2	11 3	19 2	22 4	15 5	16 3	12	17 4	19 4	16 6	197 41
Total	11	22	22	14	21	26	20	19	17	21	23	22	238
Males Females		····i		!	1 1				1			1	3 4
Total		1			2		1	····	1	1		1	7
Males	7 8	10 9	14	12 8	6	18 6	9	14 14	11 4	14 8	10 10	10 11	135 101
Total	15	19	21	20	13	24	18	28	15	22	20.	21	236
Males Females		1	1		1				• • • •	1	1		5
Total	1	2			1	••				1	1		8
Males Females	4	8 2	3	4	4 1'	2 1	2 2	1 2	2 3	3	1 3	4 2	38 26
Total	4	10	6	8	5	3	4	3	5	6	4	6	64
Males Females	8	4	6 9	8	6	4	3 3	3 5	3 8	5 1	6 5	5 2	61 53
Total	12	8	15	16	-6	8	6	-8	11	- G ₁	_11	7	114
Males	9	12 10	13 9	16 9	24 11	15	13	13 9	5 7	10	4.	9 6	141 98
Total	15	22	22	25	35	23	22	22	12.	18]	8	15	239
Males	8	6 3	8	8 2	5	7 5	6	6	3	5	5 3	8 7	66 57
Total	12	9	12	10	9	12	10	10	10	6	8	15	123

ALPHABETICAL ARRANGEMENT.

from various specified Causes (Alphabetically Arranged) during the year 1880.

								AGE	s.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total.
Abortion					(1	• • • •								1
Abscess	4	5 5		1		7 11	5 2	6	1 4	8	7			3	44 40
Total	4	10	4	1		18	7	12	5	11	8	1		3	84
Accident	3 2	11 3	12 2	19 5	18 3	33	15 2	22 1	14 4	20	21 5	4 3	2	5 6	197 41
Total	5	14	14	24	21	33	17	23	18			7	2	11	238
Ague		1			1		1	i		1		····i			3 4
Total		1			1		1	1		1	1	1			7
Apoplexy	1 2					2 3	7 3	15 14	21 14	32 26	33 28	18	29	6	135 101
Total	3					5	10	29	35	58	61	23	2	10	236
Ascites	1					1		3	1			1			5 3
Total	1					1		3	1			1			s
Asthma	1	1			1		$\frac{1}{2}$	4 1	7 3	10	10 7	3			38 26
Total	1	1			1	1	3	5			17	6	_1	1	64
Atrophy	1	2	$\frac{2}{2}$		1	4	$\frac{1}{2}$	4 6	11 5	25 26	3	1		10	61 53
Total	2	2	4		1	8	3		16 	_51	5	1			114
Brain, Disease of	33 24	23 23	5 8	8 6	2 4	6	7	14 4	6 5	13 6	3	7 2		5	141 98
Total	57 	46	_13	14	6	18	13	18	11		10	9			239
Brain, Congestion of	25 24	21 15	2	1	2 4	3	3 4	1 3		2 3	2 1			2	66 57
Total	_49	36	2	1	6	5	7	4	2	5	3	1		_ 2	123

										-			
						M	ONT	HS.					
SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
Males	2	4	$\frac{2}{2}$	5	5 5	6 3	3	4	5 3	3 2	3	4	46 33
Total	3	5	4	9	10	9	6	8	8		5	7	79
Males Females	19 14	27 26	39 30	38 28	35 31	16 12	11 9	5 11	12 4	11 10	19 8	13 10	245 193
Total	33	53	-69	-66	66			16				23	438
Males	10 7	1 3		i	1 1	1	6	1 3	2 2	4 3	3	3	35 34
Total		4			2	1		4	4	7		6	69
Males	13	9 13		13 15	10 13	12 12	10 16	8 11	8 16	7 15	10 12	6 14	120 158
Total	22		26			24			_24 	22		20	278
Males	33 26	32 42	42 33	24 40	22 32	17 18	22 25	21 24	17 34	19 35	21 18	10 43	280 370
Total	59	74	75 —	64	54	35	47	45	_51 	54	39	53	650
Males Females	1		2	 	4	5 1	2		3 1	5 2		3 1	36 6
Total ,	1		2	5	5	6	2		4	-7	3	4	42
Males Females				1		1		2 i		1		1	5 2
Total			 	1		1				1		1	7
Males Females	1	1	3 2	2 3	i 1	1	3	3 1	1 4	₂	1		14 18
Total	1	2	5	5	1	1	5	4	5 	2	1		32
Females	15	11	17	17	13	14	15	11	8	10	8	10	149
Males	1	1	1 1	3	1	4	$\begin{vmatrix} 6 \\ 2 \end{vmatrix}$	8 4	5 4				26 15
Total	1	1	2	3	1	4	8	12	9				41

xxxii.

			HFT IS ARREST.	EU -	-	OF SECTION				-	-	D. P. C. PERSONAL DISC.		Maint Language	OFFICE STATE OF THE PERSON
								AGE	s.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total.
Brain, Inflammation of	12 7	12 11	4	2 3	2	5 2	3 2	4 1	1	1 1				2 2	4:1
Total	 19	23	5	5	2	7	5	5		2				4	79
Bronchitis	106 53	45 55	3	1	3	5 8	3 4	5 3	6	18 16	22 16	19 15	2	7 10	245 193
Total	159	100	11	1	4	13	7	8	10	34	38	34 	2	17	438
Burns and Scalds	2 5	23 12	2 6	1	1 2	2	$\frac{2}{2}$		2	2		2		i	35 34
Total	7	35 ——	8	1	3	3	4		2	_ 3		2		1	69
Cancer		3	i	1	1	1	6 17	9 29	28 39	29 41	25 18	9	1	7 6	120 158
Total		3	1	2	2	2	_23 	38	67 ——	_ 7 0	_43 	_ 1 3	1	13	278
Cause not Specified	4 8	36 37	37 33	17 24	20 25	37 49	23 46	31 39	30 43	43 36	1 5	1		24	280 370
Total		73 ——	70	41	45	86	69 	70		79	б			24	650
Calculus	2		 	1					1 2	4	17 2	9		i	36
Total	2			1	••••		1		3			10		1	4.1
Cephalitis	i	$\frac{2}{1}$		1						•••					5 2
Total	1	3													7
Cerebro Spinal Meningitis	4 2	5 4	i	1	1	···· 2	1 	i	₁	i				3	11
Total	6	9	1		3		1	1	1	1	••••			5	33
Childbirth					<u> </u>	70	51	14				• • •			14:7
Cholera Morbus			2	2		1 1	3	2 3	1	6 2	4 2	2		2 1	26
Total						2		5	5	8	6	2		- 3	41

			-		-				-				
						Mo	ONT	HS.			1		
SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
Males		3	2	_ 3	3 1	7	37 38	56 53	35 38	4 6	5		148 155
Total	2			-4		_14		109	73		6	1	303
Males		1 					<u>i</u>						1
Total		1					1						2
Males	15 17	23 17	31 24	32 26	27 17	$\frac{19}{20}$	11 19	27 21 ——	30 24 ——	27 12	$_{-}^{20}$	26 13	288 230
Total	32	4)	55	58	44	$\begin{bmatrix} 39 \\ \end{bmatrix}$	30	48	_54 		40	39	518
Males	23 18		22 12		10 8	10 12	6	8 4	13 7	32 17	35 28	40 42	238 191
Total	41	46	34	$-\frac{32}{-}$	18	22	10			49	63	82	429
Males Females	i	·	2	1	i	3	1	1		i	2	1	10
Total			3	1	1	3	1	1		1	2	2	16
Males	5	2	4	4		5	3	3	5	4	3	3	4 3
Total	5	2	4	5	2	_ 6	4	3	5	5	3	4	48
Males Females			1		2						1		4
Total			1		2						1		4
Males Females	3		5	5				$\frac{2}{1}$	$\begin{bmatrix} 2\\2 \end{bmatrix}$	1 2	5 2		35 19
Total	7	3	5	6	2	2	4	3	4	3	7	8	54
Males	$\begin{bmatrix} 2 \\ 5 \end{bmatrix}$					9 4	39 37	59 52			6 7		220 187
Total	7	4	9	15	13	13	76	111	100	39	13	7	407
Males	39												
Total	62	52	56	67	36	33	23	46	87	134	147	79	822

								AGI	ES.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total.
Cholera Infantum	123 130	25 25						ļ			••••				148 155
Total	253	50								-					303
·Chorea			 	1										1	1
Total		<u></u>		1				 				• • •		_1	2
Convulsions	215 158	63 56	6	<u>.</u>	2		3	1	1			1	 	1	288 230
Total	373	119	12			3	3	1	1			1		1	518
Croup	48 40	125 114	53 32	6 3	 		1					 	 	5 2	238 191
Total	88	239	85	9			1							7	429
Cyanosis	10 5		i												10
Total	15		1										•••		16
Cystitis	1	1 1				i	1	4		9 1	8 1	11	1	2 1	43
Total	1	2				1	1	4	- <u>-</u> 5	10	9		1	3	48
Delirium Tremens								2 	1 	1					4
Total						••••		$\frac{2}{}$	1	1					
Diabetes	····i	4 1	2 	2 1	 4 ——	5 3	$\frac{2}{1}$	7 2	$\begin{bmatrix} 2\\2\\ \end{bmatrix}$	6 2	4 1		• • • •	1 1	35 19
Total	1	5	$\frac{2}{-}$	3	4	8	3	9	4	8	5				54
Diarrhœa	124 114	53 32	7			3 4	2 1	5 2	3	8 5	12 6	6 4	1 1	 8	220 187
Total	238	85					3	7	6					8	407
Diphtheria	38 44		120 105	28 53	11. 9	7 10	5 	2						5 13	395 427
Total	82	369	225	 		_ 17	7	2							822

						M	ONT	HS.					
SEX.	January.	Rebruary.	March.	April.	May.	June.	July.	August,	September.	October.	November.	December.	Total.
Males Females	12 15	10 23	16 20	15 13	15 17	17 13	17 17	14 24	16 22	10 22	16 20	28 14	186 220
Total	27	33	36 	28	32 ——	30	34	38	38	32	36	42	406
Males	2	1	1 1		12 2	23 3	21	12 6	11 3	10 2	6	1	113 20
Total	2	1	2	13	14	26	21	18	14	12 ——	8	2	133
Males		2 1		1 1	1 3	2	10 7	17 23	14	9 5	2 1	1	60 50
Total		3	_1	2	4	2	17	40	22	14	3	2	110
Females								1	1	• • • •	_1		3
Males	$\begin{bmatrix} 2\\2\\1 \end{bmatrix}$		1 5	1	1	1 2	1 3	1	3 2	$\frac{1}{2}$		2 1	17 17
Total	1 4		6	1	1	3	4	1	5	3	3	3	34
Males	18 13	9	22 13	14 10	19 14	10 12	21 18	24 18	28 20	23 21	21 17	18 15	227 181
Total	31	19	35	24	33	22	39	42	48	44	38	33	408
Males Females	4		6 3	8 4	4 3	8		5 2	2	2 2	4	7 6	54 37
Total	5	7	9	12		12	5	7	2	4	8	13	91
Males Females	1 4	7 3	8	6 6	7 4	1 3	4 2	ī õ	3	4	5 3	8 4	64 44
Total	8	10	16	12	11	4	6	12	4		8	12	108
Males	2	3 2	1	3 1	2	22 22	2 1	1 4	1 1	$\frac{2}{2}$	$\frac{2}{2}$	ð	26 15
Total	2	5	1	4	2	4	3	5	2	4	4	5	41
Males						1	1			1			3
Males	2 2	.5 6	6 4	6 9	3 9	5 7	4 8	8	13	9	9	$\frac{2}{12}$	72 78
Total	4	11	10	15	12	12	12	16	17	15	12	14	150

xxxvi.

The state of the s			CAME OF A PRICE				Court y	AGE	s.		******				24-10100
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total,
Dropsy	$\frac{6}{6}$	10 9 19	8 4	<u>.</u>	2 5 	10 21 ———	_15 		22 30	39 37	47 36		1	3 3	186 220
Total		18	-12 -16 5		17	31 15 2	24 9 1	8	52 6 2	76 4 2		32	1	 2 1	113 20
Total		24	21	17		17	10	8	8	6	1			3	133
Dysentery	27 26	19 13	3			·	1		1 2	2 2	4 2	1	i	5	60 5 0
Total	53	32	3			_1	1		3	4	6	1	1	5	110
Dropsy, Ovarian				• • • •			1		1	1		••••		····	3
Dyspepsia	1 2	1				1 1		1 1	3	5 5	1 4	1 1		1	17 17
Total	3					2	1		7		5				34
Enteritis	73 43	14	16 11	11 12 ——	14 12	13 18 ——	10 13	19 18	11 10	15 13	15 9 ——		i	5	227 181
Total	116		27	23		31		37	21		_24 		1		408
Epilepsy `	1 1		1 1	5 2	6 2	14 11	8	3	5	6 1		1 1		2 	54 37
Total	_		2	7	8	25	13	5	11	7					91
Erysipelas	9	3 5	3		1 3 	3 5 		4	7	8 2	12 4	$\frac{2}{\cdots}$	• • • •	3 2	64 44
Total	31		-	1	4	8		4	14		16			5	108
Exhaustion		1	!			5 3 	1		$\frac{2}{2}$	5 	$-\frac{5}{6}$				26 15 41
Total	8					8	-			10					3
Fever 4	15	15	4	2					3	2	4	3		3	72
Total	9	12		3	8	9	6		6	5	$\frac{6}{10}$			 6	78
				1											

xxxvii.

						М	ONT	rhs.					
SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December,	Total,
Males			1						 				1
Males	2 2	1 3	3 3	3 4		5 2	4 3		 4	5 5		1 4	34 42
Total	4	4	6	7	6	7	7	12	4	10	4	5	76
MalesFemales	24 21	16 17	22 30	26 20	24 23	18 12		7	14 7	10 11	13 18		203 206
Total	45	33	52	46	47	30	25	17	21	21	31	41	409
Males	11 18	10 10		12 6	7 8		15 22		32 21			20 15	196 176
Total	29	20	30	18	15	22	37	29	53	46	38	35	372
Males				•••		i		₁	1		•••	····i	$\frac{1}{3}$
Total						1		1	1			_1	4
Males	1										••••		1
Males	1	3	2	2	3	2		1	i			1	15 3
Total	1	3	3	2	4	2		1	1			1	18
Males	1	2	6									1 1	12 1
Total	1	2	6	1							1	2	13
Males	4 5	7 3	1 4	5	7 5	5 6	4 3	4 7	10 6		8	11 1	74 56
Total	9	10	5	8	12	11	7	11	16	18	11	12	130
Males Females	37 23	35 43	36. 37	32 34	26 42	23 25	36 28	24 43	30 26	37 23	29 26	29 36	374 386
Total	60	78	73		68	48	64	67	56	60	55	65	760
Males Females	3 6	5 3	3 5	4	4	3	7	3 2	5	3	4 2	6	47 39
Total	9	- 8	8	8	8	3	- 8	5	8	6	6	9	86

xxxviii.

	E emissions	and the same	errusies		OTTO PROPERTY.			-	-					meru	-
							1	AGE	S.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total,
Fever, Infantile	1														1
Fever, Remittent	2 6	13 8	7 1	1 1	2		2	1	3 4	3 6	$\frac{1}{2}$	$\frac{1}{2}$		1 3	34 42
Total	8	21	8	2	2	3	5		7	9	3	2		4	76
Fever, Scarlet	19 13	111 124	54 48	6 9	4 4	3		1				•••		5 4	203 206
Total	32	235	102		8	7		1						9	409
Fever, Typhoid	$\frac{4}{2}$	10 11	7 9	13 17	32 30	62 49	19 18	13 15	11 7	9		2 1		12 10	196 176
Total	6	21	16	30	62	111	37	28	18	16	2	3		22	372
Fever, Typhus	₁		1				i								1 3
Total	1		2				1								4
Fistula					! !					1					1
Fractures and Contusions				2		2	1	4	1	1	2	 1		4	15 3
Total		•••		2		2	1	4	1	1	2	1		4	18
Frozen				1	2		1	3	2	i	1	1			12 1
Total		1		1	2		1	3	2	1	1	1			13
Gastritis	6 7	1 3	$\begin{bmatrix} 2\\2 \end{bmatrix}$	$\begin{vmatrix} 2\\3 \end{vmatrix}$	3	5	3 3	5 8	7 3	16 7	17 9	4		4	74 56
Total	13	4	4	5	4	9	6	13		23		5		8	130
Heart Disease	7 9	5 8	8 15			19 41	20 49		56 48					15 12	374 386
Total	16	13	23	17	22	60	69	76	104	145	147	41		27	760
Hemorrhage	10				5 3		2 3	5					1	4	47 39
Total	15	3			. 8	14	5	10	11	9	5	1	1	4	86

		**********				7 E - 20 T - E	per conserv		-		-		
						710	TZC	HS.					
SEX.	January.	Pebruary.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
MalesFemales	2		1	1 2	i	2	1	2 2	1 2	1	1 2	1	14 12
Total	2	1		3	1	4	1	4	3		3		26
Males	6	6 2	1	5	4	5 1	3 2	3		2	2	1	40
Total	6	8	1	5	5	6	5	4	2	3	2	2	49
Males		3 2	1	1		1		1	2				9 5
Total		5		1		1		_1	3		1	• • • •	14
Males	5	8 9	9 3	12 6	4 6	6 2	3	5	6 11	8	5 5	7	82 68
Total	12 	17	12	18	10	8	7			14	10	13	150
Males								• • • •	1				1
Males	46 47	45 40	60 61	72 53	65 35		58 65	85 70	85 64	68 46	52 35	32 30	725 575
Total	93	85	121	125	100	86	123	155	149	114	87	62	1300
Males Females	14	17 13	21 19	16 18			16 13	10 10	22 15	17 8	97	17 15	186 153
Total	24	30	40	34	24	28	29	20	37			32	339
Males Females	9		16 11				7	9	10 5	9 7	8 7	13 14	
Total	19	24	27	37	25		18		15		15 ——	27	249
MalesFemales	2 1	4 3					<u>i</u>	3	2	. 2 1	1 3	3	35 28
Total	3	7	10	11	5	6	1	4	2	3	4	7	63
Males	1 1		2 2	3	2 2	4	$\frac{1}{2}$	212	2 2	4 3	3 5		24 30
Total	2	4	4	3	4	4	3	4	4	7	8	7	54

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CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Uhknown.	Total.
Hepatitis					1	2 2	2 2	3	4		1			2	14 12
Total					2	4	4	3	5	5	1			2	26
Hernia	4 3	2				2		2	$\frac{1}{2}$	10 2	12	3	1	2	40 9
Total	7	2				2	1	3	3	12	12	3	1	3	49
Homicide or Murder						2	2	1	1	3	1	1		····i	9 5
Total				1		3	2	1	1	3	1	1		1	14
Hydrocephalus	40 41				2		i							2	82
Total	81	55	8	• • • •	3		1						••••	2	150
Ileus					1				 			• • • •	· · · ·		1
Infantile Debility	635 496	90 79													725 575
Total	1131	169													1300
Infantile Premature	186 153						• • • •								18 6 153
Total	339				• •			• • • •					• • • •		339
Inflammation	40 31		10 6	2	3	10 12	9 12	4	6 9	12 10	7	3 1		3 5	130 119
Total	71	46	16	2	6		21	8	15 	22	8	4	• • •	8	249
Influenza	18 14	8	2			2 2	1 1	₁			3 2	1 2			35 28
Total	32	14	2			4	2	1			5	3			63
Insanity						5	2 6	4 5	5 6	4	1			2 2	24 30
Total					1	9		9	11	10				4	54

						M(ONT	HS.					
SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
Males Females	1	6	1	2	3	1	4	1; 1; 1 ₁	2	2	3 1	2	26. 5.
Total	2	6	1	2	3	1	4	2	2	2	4		31
MalesFemales				i	1					1			3 2
Total				_1	1					2		1	5
Males	2 2	4 6	2 2	4 2	$\frac{2}{2}$	3	1	4 1	5 4	5	$\frac{2}{1}$	3	37 25
Total	4	10	4	6	4	4	2	5	9	8	3	3	62
MalesFomales		1	1 1	$\frac{1}{2}$		1 1	$\frac{2}{1}$	• • • •	1 1		i	2	9.
Total		1	2	3		2	3				1	2	16
Males	4 2		10	6 4	4 3	. 4 2	4	4 2	5 2	5 1	7 1	8	69 25-
Total	6	11	14		7	6	4	6	7	6	8	9	94
Males	2	1	3	4	5		8	$\frac{4}{2}$	5 1		1	51	54 8
Total	2	1	4	4	5	10	8	6	6	6	_1	9	62
Males Females					<u>i</u>	2	5	1					8 2
Total					1	3	5	1					10
Males Females	4		4	6 5			1	$\frac{1}{2}$	2 3	3	3		36 27
Total	5	2	4	11	7	3	2	3	5	6	6	9	63
Males Females	6						8 3	5 4		10 7	6 4		107 94
Total	12	23	23	18	17	13	11	9	21	17	10	27	201
Males	17									6 10			231 188
Total	32	55	67	74	39	30	20	22	13	16	19	32	419

								AGE	S.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15,	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over,	Unknown.	Total.
Intemperance						1	4	5 1	8 1	4 1	3			1 1	26 5
Total						1	5	6	9	5	3			2	31
Intussusception	1		1				1							1	3 2
Total	1		1				1				1			1	5
Jaundice	12 7	2	i	2	1 1	1 1	1	6 1	2 3	4 4	2 3	3		1 1	37 25
Total	19	2	1	2	2	2	1	7	5	8	5	6		2	62
Joint Disease	1 1	1	1		1		$\frac{2}{1}$	1 1	1	$\frac{2}{2}$	• • • •			1	9 7
Total	2	1	_1		1		3	2	1	4				1	16
Kidney Disease	1 3	5 2	$\begin{vmatrix} 1 \\ 2 \end{vmatrix}$	$\begin{vmatrix} 2 \\ \cdots \end{vmatrix}$	2	2 5	6 2	8	3	11 5	2 J	5 1	1 1	1 3	69 25
Total	4	7	3	2	2	7	8	9	3	16		6	2	4	94
Killed by Cars		3 1	2	3 1		12 1	8 2	4 2	8		• • • •	1		5	54 8
Total		4	2	4	3	13	10	6	8	5		1		6	62
Killed by Lightning				1	1	1	2 1	1	1		1				8 2
Total ,			• • • •	1	1	2	3	1	1		1				10
Laryngitis	5 4	9 5	5 6	$\frac{1}{2}$	4 2	$\frac{2}{2}$	1	2	4	2	1			21	36 27
Total	9	14	11	3	6	4	1		4	5 	1			3	63
Liver Disease	7	5 1	$\frac{3}{2}$	$\frac{1}{2}$	1	1 8	3 8	10 14	23 14	31 22	17 14	3		2 3	107 94
Total	11	6	5	3	2	9		24	37	53	31	4		- 5	201
Lungs, Congestion of	70 47	38 33	12 8	1	9 8	9 13	6 4	14 9	15 13	15 14	28 16	7 13	1	3 9	231 188
Total	117	71		5	17	22	_10	23	28	29	_44	20	1	12	419

				a ramandilla	s depositor's						-		ezzykałacznak
						M	ONT	HS.					
SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
Males	3	3	5 11	 5	3 4	6 2	2 3	4 2	1 2	7	2	5	44 47
Total	6	7	16	14	7	8	5	6	3	8	2	9	91
Males			2 1	1			1			2	1	1	10
Total	1	1	3	2			1			2	1	2	13
Males Females	5 11	16 9	23 19	38 30	26 30	18 10	$\frac{2}{6}$	4 6	2	2	$\frac{2}{2}$	3	139 126
Total		25 ——	_42 	_68 	56 	28	8		2		4	4	265
Females	9	18	16	21		_13	- 8	9	5	5	8	8	132
Males	3	6	4 10	8 8		4 6	5 6	4 3	2 3	5	1	4 2	51 54
Total	4	10	14	16	9		11	7	5	8	5	6	105
Males	2	3	3	1 4	3 2	3	5		3 1	₂	4 1	2 2	32 13
Total		4	3	5	5	_ 3	5	3	4	2	5	4	45
Males	5	4 1	3	3	1	1	3	₅	2 1	2 2	$\frac{2}{1}$	7	31 32
Total	7	5	7	6	4	1	7	5	3	4	3		63
Males Females		1						2		i	·····2		6 4
Total		2	1					2	_ 3	1	2		10
Males Females				1	• • • • •	1			i		1		1 4
Total	•••			2		1			1		1		5
Males				• • • •					2				2
Males	73							48 51	46 51				839 819
Total	138	157	209	190	134	97	105	99	97	146	128	158	1658

								AGF	S.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over,	Unknown.	Total.
Langs, Disease of	9	4 7	2 1		1 3	3 9	3 4	5 9	3	6. 1	3 2	2		3 2	44
Total	14	1.1	3		4	12	7	14	6		5			5	91
Malformation	9	1													10
Total	$-\frac{3}{12}$														13
Measles	28	84	8	- 5	7	4		9			-				139
Total	$-\frac{26}{54}$	56 140	20	5 10	7 5 -12	8	3	-	1	2				2	11.6
										-				3	265
Metria (Puerperal Fever)							35							15	132
Meningitis	14 20	17 16		3 2	1 2		5	22 22	1					3	51 54
Total	34	33	9	- 5	3	5	6	4			_ 2			3	105
Mortification	3	<u>i</u>				2		2	2	5 2	11 3	5 2		3 2	32 13
Total	3	1				2	1	3	2	7	1.1	7	• • • •	5 5	45
Nephria		2	1 1	1	2	2	6	4	6	8	4 3				32 31
Total		2	2	2	2	3	13	5	10	16	7	1			63
Nephritis	1	₁	2	1						1	1				6
Total	2	1	3	1		1				1	1	• • • •			10
Neuralgia								i		• • • •					1 4
Total					-	1	2	i		1					b
Noma (Canker)	1									1			• • • •		2
Old Age											326 350			17 10	839 819
Total			-				-				676	-	-	27	1658

MONTHS.

						1					,		
SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December,	Total.
		-	-		-		-					ī	
Males	5	$\frac{6}{2}$		1 5	5 2	1 5	5 1	7	6 8	3 6	9	4 5	53 60
Total	9	8	7	6	7	6	6	14	14	9	18	9	113
Males	9		20	14	14 18	17 16	15 11	10	14 7	17 14	19 19	20 13	188 164
Total	24	33	40		32	33	26	18	$-\frac{1}{21}$	31	38	33	352
Females					1								1
remates		····								-			
Males			····i	2	2				2		$\frac{\cdots}{2}$		6 3
Total			1	2					2		2		9
Males	8				3 5	5 3	8	7	6	9 7	4 8	3	71 66
Total	14	10	16	8	8	8	15	11	10	16	12	9	137
Females	• • • •				1				• • • •				1
Males	69 89	90 96	89 130	87 112	80 98	86 95		61 95	66 80	75 106	81 115	80 103	937 1217
Total	158	186	219	199	178	181	171	156	146	181	196	183	2154
Males	1	3	3	3	2	3 1	1	$\frac{2}{2}$	· · · i	1	$\frac{1}{2}$	4 3	24 21
Total	2	4	9	5	3	4	1	4	1	2	3	7	45
Males Females	47	60 57	120 90	114 95	107	39 28	30 23	19 19	20	40 25	46	62 60	704 553
Total	82	117	210	209	175	67	53	38	41	 65	78	122	1257
Males		1	$\frac{1}{2}$		1 2	2 2	5	3	<u>-</u>	1		1	17 13
Total		2	3	 3	3	4	7	4		1		1	30
W-l													
Males Females		1					••••						3
Total		2		2		!					• • • •		4

5								AGE	s.				-		-
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10,	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60,	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total.
Other Diseases	3	4 12	2 4	3	4 5	7 5	$\frac{2}{3}$	9 7	6	7 2	$\begin{vmatrix} 4 \\ 1 \end{vmatrix}$	1 1		1 11	53 60
Total	8	16	6	3	9	12	5	16	10	9	5	2		12	113
Paralysis	$\frac{2}{2}$	5 1	1	2 3	2	3	11 5	14 7	14 14	44 38	58 51	$\begin{array}{c} 25 \\ 25 \end{array}$	$\frac{1}{3}$	9 9	188 164
Total	4	6	1	5	2	6	16	21	28	82	109	50	4	18	35 2
Paramenia									1						1
Pericarditis	2	• • • •				$\frac{2}{1}$		1							6 3
Total	2			1		3		1	••••	2					9
Peritonitis	3 3	3	3	$\frac{6}{2}$	6 7	15 16	9 8	$\frac{2}{12}$	8	$\frac{7}{2}$	3 1			6 8	71 66
Total	6	7	4	8	13	31	17	14	9	9	4	1		14	137
Phlegmon						1					• • •				1
Phthisis	25 31	32 31	16 16		61 156	280 394	174 222	116 138	80 75	80 47	34 30	$\frac{6}{4}$	 	22 48	937 1217
Total	56	63	32	36	217	674	396	254	155 ——	127	64	10		70	2154
Pleurisy		3	1	1	$\frac{1}{2}$	2 2	4 2	1 3	7 3	2 3	2 5			···i	24 21
Total		3	1	1	3	4	6	4	10	5	7			1	45
Pneumonia	155 114	107 92	16 22	14 13	23 20	42 47	37 23	62 27	62 56		62 43	14 13	2 1	37 34	704 553
Total	269	199	38	27	43 ——	89	60	89	118	119	105	27	3	71	1257
Poison	1 3					2 1	3 3		3	1	1			1	17 13
Total	4	4				3	6	5	3		1			2	30
Purpura (Scurvy)				1		1				<u>.</u>		 			1 3
Total				1	-1	1				2		-			4

				-	-	- 7-			-				
						М	ONT	HS.					
SEX.									2				
	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
		<u> </u>		-	_	<u>.</u>		<u>~</u>	- J2		4		
Males Females	1 2	$\frac{1}{2}$	2 1	1 4	$\frac{2}{1}$	3	2 2	$\frac{1}{2}$	1 1		1	1	15 17
Total	3	3	3		3	3	4	3	-2		2	1	32
Males				1								2	3
Total				1								2	3
Males	7 2	5 5	5 7	9 2	7 5	$\frac{1}{2}$	4	3 2	3		5	3 5	60 45
Total	9	10	12	11	12	3	8		6	13	8	8	105
Males	···· ₂	1 2	2 1	2 1	3 2	····i			•••	1 1	i		11 11
Total	2	3	3	3	5	1		1		2	1	1	22
Males Females	1		2						i			1 1	3 4
Total	1		2	1					1	••••		2	7
Males	6 16		23 10	7 9	11 5	1	2 2		3	2	2	1 1	76 67
Total	22	40	33	16	16	2	4	1	3	2	2	2	143
Males	4 2	8 5	7 6	5 1	5 5	4 4	6 2	3 2	3 2	5 3	4	3 2	57 38
Total	6	13	13	б	10	8	8	5	- 5	8	8	5	95
Males	3	1	1	i	1 1	1	₁	2	2	1 1	1	 	9
Total	3	1	2	1	2	1	1	2	2	2	1		18
Males Females			1							<u>i</u>			$\frac{1}{2}$
Total			1	• • • •			1		• • • •	1			3
Males						1						1	1 1
Total				• • • •		1						1	2

	,														
								AGE	is.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80	80 to 90.	90 and over.	Unknown.	Total.
Pyæmia		1	1	1	1	6	4	3 3	1	6	1	1			15 17
Total	1	2	1	1	1	6	4	6	<u> </u>	7	1	1			32
Quinsy		····i		1	<u>i</u>										3
Total		1		1	1										3
Rheumatism	1	 1	7 4	6 3		9 5				11 7	9,	3	1	2	60 45
Total	1	1	11	9	5	14	4	8	11	18	16	3	1	3	105
Scrofula	4	2 2	1	1	2	$\frac{1}{2}$	1	2	1					1	11 11
Total	5	4	1	1	2		1	2	2	• • •				1	22
Skin Disease	2 3		··· ₁							1					3 4
Total	5		1							1					7
Small Pox	9	17 18	14 15	8 5	4 5	11 9	4 3	5 2	4		. 1			5	76 67
Total	15 ——		29	13	9	20 ——	7	7	4	1	1			2	143
Spinal Disease	10 10	13 2	5 3	4	4 5	1 8	3 2	8	5 2	1	1 2		• • • •	1 2	57 38
Total	20	 _15	8	4	9	9	5	9	7	3	3			3	95
Spina Bifida	9 8	1													9
Total	17	1	- 												18
Spleen			1				1		····i				 		1 2
Total			_ 1				1		_1						_ 3
Stricture of Intestines															1
Total							1 1			1					2
4				,	div										

						М	ONT.	HS.					
SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
Males Females	1												2
Total	1					!				1			2
Males Females	1 3	2	1	2	3 2	4	2	1 1	2		1	2	20 12
Total	4	2	2	2	5	4	3	2	3	1	1	3	32
Males	3 2	6	1	$\frac{1}{2}$	2	2		1	1	3	5 1	2 5	27 14
Total	5	6	2 	3	2	3		1	2	4	6	7	41
Males Females	4	1	2	1	5	5 1	4 2	1	6	2			31 5
Total	4	2	2	1	5	6	6		-6	3			36
Males Females						4	2	1 1	2				10
Total						4	2	2	3	1			12
Males Females	1		 						 				3
Total	1							1			1		3
Males Females	1 2		3	1 3		1	<u>2</u>	1	3	1	1		7 14
Total	3		3	4	2	1	2	1	3	1	1	 	21
Males Females	3	2 2	6 4			5	10 12			3 3	$\begin{bmatrix} 3\\2 \end{bmatrix}$	4 2	64 50
Total ,	5	4	10	6	2	9	22	22	17	6	5	6	114
Males Females				1				1	1		2	····i	6
Total	ļ			1	1			1	1		2	1	7
Males Females				1			1 2	2		1	<u>.</u>		7
Total	1			1			3	2	7	1	2		17

		100 a 2000	***			-		===					-		
								AGI	es.						
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total.
Stricture of Urethra						ļ 	 		1		1				2
Total									1		1				2
Sudden (cause not known)	3	1 1				3	2 2	2	1 1	3	5 1				20 12
Total	6	2				3		3	$-\frac{1}{2}$	- 6	6				32
Suffocation	12 8	3		1	1	2	1	1	2	2				1	27 14
Total	20	G			1	2	1		2	2				1	41
Suicide						4	3	5	6 2	5 1	4	4			31 5
Total						5	3	6	8	6	4	4			36
Sunstroke		1 1			2		3	2	• • • •	2				i	10 2
Total					2		3			2				_1	12
Syphilis	1					1									3
Total	1					1		1							3
Tabes Mesenterica	3	2 5	4	1.		i		1							7 14
Total	7	7	4	1		1		1							21
Teething	38 28	25 22													64 50
Total	66	47		1							•				114
Tetanus			1				2							···i	6
Total			1		1	1	2					1		1	7
Thrush	7 10														7
Total	17														17

		nacette t		-			on and		10.00	-			
						М	ONT	HS.		_			
SEX.	January.	February.	March.	April.	May.	June.	July.	Angust	September.	October.	November.	December.	Total,
Males	2 8	2 5	3 8	2 1	3	5 5	5	3	2 3	6	2	2	37 57
Total	10	7	11	3	8	10	9	6	5	10	6	9	94
Males	1			2	···i	2 2	···i		2	3	4		8 12
Total	2			2	1	4	1		2	4	4		20
Males	2 3	1 1	2	1	3			3	4	3	2	3	25 15
Total	_ 5 	2	3	2	4	1	1	4		4	3	3	40
Females	3	5			3	2	2	1	2	3	3	2	33
Males	16 16	11 20	12 13	11	12 4	15 14	15 14	15 24	79	12	3 6	7	131 166
Total	32 ——	31	25	28	16	_29 		39	26	19	9	14	297
Males . Females	2			2	1				1		1		8 6
Total	2		1	2	2	1	2		2	1	1		14
Males	2	3	3	2	2	2	4	2	1	2	3 1	3	29 1
Total	2	3	3	2	2	2	4	2	1	2	4	3	30

								AGE	s.						
4													1 1	1 1	
CAUSES OF DEATH.	Under 1 year.	1 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	90 and over.	Unknown.	Total,
Tumour	1 4	1 1	i	2		2 8	47	6 10	6 12	8	5 3	$\frac{1}{2}$		3	37 57
Total	5	2	1	2		10	11	16	18	15	8	3		3	94
Ulcer			1	1	1		$\frac{1}{2}$	2 2	1	$\frac{1}{2}$	1 2	 1		1	8 12
Total			1	1	1	1	3	4	1	3	3	1		1	20
Ulceration of Intestines	3	1			1	3 3	$\frac{2}{2}$	$\frac{1}{2}$	4	5 5	3			2	25 15
Total	3	1			1	6	4	3	5	10	4	1		2	40
Uterus, Disease of	1			••••	· · · ·	7	6	6	8	2	2			1	33
Whooping Cough	87 88	38 71	$\frac{6}{2}$	1		 1				i				2	131 166
Total	175	109	8	1		1				1				2	297
Worms		6 5	1												8
Total		_11	2	1											14
Wounds			2	1	4	7 1	6	2	3	1	1	1		1	29 1
Total			2	1	4	Š	6	2	3	1	1	1		1	39

RECAPITULATION.

1		Опклочп.	599	264	335
		90 and over.	235	1117	118
		80 to 90.	1112	614	408
		70 to 80.	713 1785 1192 1142 1119 1460 1803 1112	844 1020	783
		.07 ot 00	1460	844	624
-		50 to 60.		209	512
53		40 to 50.	145	578	564
AGES.		30 to 40.	1921	519	673
-		20 to 30.	785	761	021
		15 to 20.	7131	315	398 1021
		.čI ot 0I	484	246	238
		5 to 10.	926	518	458
		I to 5.			
		Under 1 year.	1451 1683 2009 2010 1666 1384 1531 1637 1629 1608 1518 1616 4379 2795	2419 1465	1960 1330
1		Бесешрет.	919	806	81.
		November.	518 1	781	737
		October.	608 1	846	762
		September.	629	867	772
		August.	6371	823	814
HS.		July.	5311	792	739
MONTHS.		.June,	38411	277	612
Z		May.	6661	906	092
		.lirqA	010		796
		March.	069	053 1	010
		February.	683 2	851 1053 1048	832 1016
		January.	4511	755	969
				:	=
		Total.	19802	:	:
		F		:	:
202		*se	:	:	
DEATHS.		Females.		:	9512
DE	Ø EX.	E			
	ν <u>α</u>	ri e	:		•
		Males.		10290	:
1			:		:
		liv.			

NATIONALITIES OF DECEDENTS OVER SIXTY YEARS OF AGE.

.lgtoT	1468	1803	1112	235	4618
Лос кпомп.	66	55	14	ಣ	128
Other Countries.	14	9	70	*	252
.esinZ		63	¢1	•	च
Етепсіл,	∞	20	10	5.0	19
. Сетилап.	8	1.7	40	n	177
American,		18	118	28	2888
.asibaas.	290	346	171	63	839
Scotch.	250	310	203	256	816
.fizin.	24 253 253	569	338	93	1434
English.	319	350	189	30	 80 80 1
	Of the Of month of the Office	, 70 and 80	80 and 90	90 and upwards	Total Deaths over 60

TABLE F.—CAUSES OF DEATH

			(5-7-0)	.,					7		-
				M	liasm	IATIC					
COUNTIES.	Small Pox.	Measles.	Inflammation.	Diphtheria.	Quinsy.	Croup.	Whooping Cough.	Infantile Fever.	Erysipelas.	Metriu.	Influenza,
Algoma : Males Females			3			1			2	i	1 1
Total			3			1			2	1	2
Brant : Males Females		3 4	1	5 10		2 4	2 2		1	$\frac{1}{2}$	
Total		7	1	15		6	4		1	2	
Bruce : Males .* Females		1	7 5	10		16 10	6 7		1	6	
Total		1	12	21		26	13		2	6	
Carleton : Males Females	51 46	19 21	3 3	24 30		12 19	5 8		2	3	
Total	97	40	6	54		31	13		2	3	
Elgin : Males Females		3	7 4	2 3		7 3	1 3		2		••••
Total		3	11	5		10	4		. 2	7	
Essex: Males Females		14	3	43 33		12 19	4 3		2	6	
Total		21	• 6	76		31	7		2	6	
Frontenac : Males		1	6 2	4	• • • •	3	* 8 5	,	3 2	3	
Total		1	8	8		6	13		5	3	• • • • •
Grey: Males Females		2	8			8 7	2		2	2	i
Total		2	12	18		15	6		2	2	1
Haldimand : Males,		1 2		$\begin{bmatrix} 3 \\ 2 \end{bmatrix}$		31 2			1	i	
Total		3		ő			6		1	1	

BY COUNTIES, 1880.

/Mileson					adopt to the					1				1		1	
				Міа	SMAT	IC.					Тивен	RCULAR.		1	Vervou	s Systi	EM.
1)ysentery.	Diarrhœa.	Cholera Infantum.	Cholera.	Ague,	Remittent Fever.	Typhoid Fever.	Rheumatism.	Fever.	Scarlet Fever.	Scrofula.	Tabes Mesenterica.	Phthisis.	Hydrocephalus.	Cephalitis.	Cerebro-Spinal Meningitis.	Apoplexy.	Paralysis.
	1	1 1				2 1						6					
	1	2				3						7					
	5	7	1		2 2	2 5	2 1		10 17			· 22 27	1		1	3	4 2
1	8	-8	1		4	7	3		27			49	1		1	6	6
2 2	21	5 2	3			7	2		7			25 22	2			6 5	7 3
	3	7	3			_13	2		11			47	2			11	10
1	11 10	10			3	2 6	1	6	4 5			36 59	5 7			9	6 5
2	21	13			3	S	1	6	9		• • • • • •	95	12			11	11
1	3 4	3 5			1	7	4		9			11 19	1 3			3	3
1	7	8			1	14	4		10	•••••		30	4			6	6
1	11 7	2 9	3 1		$\frac{2}{1}$	11 2	- i	2 1	6	1		30 30	1 3		2	3	7 3
- - 5	18	_11			3	13	1	3		1		60		• • • •		3	10
2 2	8 2			1 1	2 1	3	4	1	6 4			32 54	3			3	8 11
4	10	19			3	7			10	1	****	86	3			7	19
1	1 4				1 2	1 3	2		7			10 11	1		1	1 4	2
2	5		2		3	4	2	2	11			21	2		1	5	3
1	3 2	1			1	3 2	4					10 12		*****		3	2 1
21	5	2]		2	5,	1			vii.	1	22)			5	3
									• '								

TABLE F.—CAUSES OF DEATH

			N	ERVO	us S	YSTE	ı.				REST	PIRAT	ORY	Orga	ANS.	
COUNTIES.	Insanity.	Epilepsy.	Tetanus.	Convulsions.	Brain Disease.	Spinal Disease.	Meningitis,	Congestion of Brain.	Inflammation of Brain.	Laryngitis.	Bronchitis.	Pleurisy.	Pneumonia,	Asthma.	Lung Disease.	Congestion of Lungs.
Algoma : Males Females		1		3							1			1	1	
														1	1	
Brant:												-				
Males	1	1		6 8	6	$\frac{1}{2}$	₁	1	1 1	1	$\frac{8}{2}$		27 13	3 1	$\frac{1}{2}$	1
Total	1	1		14	7	2	1	1		1	10		40	4	3	1
Bruce : Males		1		8 2	4	2 2	1	2			6 3				1 2	
Total		1		10	5	4				1	9		30		3	
Carleton: Males. Females		4 5	2	 5 6	6 3	4		2 2 2	3 2	1	 3 4	2	19 11	6		
Total		9	$-\frac{1}{2}$	$-{11}$	9	5	3	 4	 5		7		30	7	5	1
Elgin : Males Females		2 3		4 2	1			1 3		i	1 2		7	1	2 1	
Total		5		6	3			4		1	3	1	18	2	3	
Essex: Males Females	1 	2		3 7	2 4	i	$\frac{1}{2}$	1	$\begin{bmatrix} 1\\2\\ \end{bmatrix}$	1	7 2	2	22		2	
Total	1	2		10	6	1	3	1	3	1	9	2	39		2	
Frontenac : Males Females	····i	3 2		6 4	4 2	2	· · · i	3 4	$\frac{1}{2}$	2	11 4	2	9 6		1 4	1
Total	1	5		10	6	3	1	7	3	2	15	2	15	2	5	2
Grey : Males Females	i			7 4	3			1	$\frac{2}{1}$		5 5				· · · · · · · · · · · · · · · · · · ·	
Total	1			11	4			1	3	2	10	2	26		1	
Haldimand: Males Females				6 3		4			 i		4	1	10 9			
Total			1	9	1	.'			1		5	1	19	2		-

BY COUNTIES, 1880—Continued.

	PEVELO		L DISE	ASES OI	ਰਾ	DEVELOP- MENTAL DISEASES OF WOMEN,	DEVELOP- MINTAL DISEASES OF OLD PEOPLE.			given.	
Infantile Premature.	Cyanosis.	Spina Bifida.	Malformation.	Teething.	Infantile Debility.	Childbirth,	Old Age.	Heart Disease.	Total.	Other Diseases, and cause not given.	Grand Total.
1					1 2	2	2	1	26 13	21 9	47 22
1					3	2	2	1	39	30	69
3				11 8		15 15	9 11	177 157	36 41	213 198	
6		1 2 6 8 8 18 20		19		30	20	334	77.	411	
$\frac{2}{2}$				2 6	21 23	5	18 15	5 14	198 182	44 43	242 225
4				44	5	33	19	380	87	467	
4 4		1		18 20	37 34	7	23 18	10 18	356 391	89 77	445 468
8		1		38	71	7	41	28	747	166	913
1 2	1	••••			8 15	6	15 16	6 2	118 138	35 42	153 180
3	1				23	6	31	8	256	77	333
8 2	1		1	1 2	52 36	9	22 28	3 9	293 263	106 77	399 340
10	1		1	3	88	9	50	12	556	183	739
8 7	1			3 2	14 8	2	29 23	10 15	226 214	76 78	302 292
15	1			5	22	2	52	25	440	154	594
1 4		1		3	21 13	3	22 26	7 10	145 157	84 58	229 215
5		1		3	34	3	48	17	302	142	444
* * * * * *					5 8		8 11	12 5	92 79	24 22	116 101
	4			}	13	1 	19	17	171	46	217

lix.

				М	IIASM	IATIC.					
COUNTIES.	Small Pox.	Measles.	Inflammation.	Diphtheria.	Quinsy.	Croup.	Whooping Cough.	Infantile Fever.	Erysipelas,	Metria.	Influenza.
Halton : Males Females		1 1	5 2	2 2		$\frac{1}{2}$	1 1				 • • • • •
Total		2	7	4		3	2		1		
Hastings : Males Females	2	15 6	4 6	1 3	·	5 2	5 3		3		1 1
Total	3	21	10	4		7	8		4	1	
Huron : Males . Females		6 5	2 6	16 14		18 7	 3 7		3 2	9	1
Total		11	8	30		25	10		5	, 9	1
Kent: Males Females	4	2 4	3	9		5 6	8 11	. •	1 1	 1	2
Total	5	6	7	19		11	19		2	1	2
Lambton: Males Females		1	4 3	4 10		4 2	2 4		. 1	5	1
Total		1	7	_14	• • • •	6	-6		1	5	1
Lanark : Males. Females	2	1	1	4 3		2			1		1
Total	2	1	2	7		3			1		1
Leeds and Grenville : Males Females		1 2	3	7		7	5 3		$\frac{2}{2}$	3	3
Total		3	4	14		8	8		4	3	3
Lennox and Addington : Males	1	1	3 4	1 7		1	2 2			• • • • •	1 1
Total	2	2	7	8		2	4		4		2
Lincoln : Males. Females		2 4	3 3	1 9		6 2	5 6		4 3	3	_i
Total		6	6,	10		8	11		7	3	1

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BY COUNTIES, 1880—Continued.

				Mias	SMATI	C.					Тивек	CULAR.		N	ERVOUS	Syste	i1.
Dysentery.	Diarrhea.	Cholera Infantum.	Cholera.	Ague.	Remittent Fever.	Typhoid Fever.	Rheumatism.	Fever.	Scarlet Fever.	Scrofula.	Tabes Mesenterica.	Phthisis,	Hydrocephalus.	Cephalitis.	Cerebro-Spinal Meningitis.	Apoplexy.	Paralysis.
	2	3	$\frac{1}{2}$		1	2 3	1 1	1	1			11 13	1 1	• • • • •		5	2 4
	2	4	3		1	5	2	1	2			24	2			5	б
1	7	1 4	2	··i	2	5 3	2	5	24 24			39 54	2 3			2	D D
1	7		3	1		8		7	48			93	5		1	8,	10
1 3	4 4	1 2				2 8		1 2	1 3	2		39 32	2		1	3	15
4	8	3				10	2	3	4	2		71	3		2		
4 3	6 2	2			3	18 10	2	13 6	3 2	1		24 33	1 2		1	3	ī 4
7	8	3			3	28	3	19	5	1		57	3		1	5	11
5 2	9	12 6	1		1 3	6 1	1	2 2	13 10			. 15° 27	2 2		1	3 3	*2
7	13	18	1	1	4	7	2	4	23			42	4		_ 1	b	ŧ,
1 3	2 2					2 2		1				13 15	. 1			1 2	5 2
4	4	1				4		1				23	1	· · · · · ·		3	_ 5
4	7 3	7 9	1			2 2	1	2	1 1	••••		46 56	3 2			7	9 0
5	10	16	2			4	1	2.	2			102	5			11	15
	4 2				1	4	1		12 11			20 28	1			1	. i
	6	1			1	4	2	_ 1	23			48	1				()
1	3 4		2		21 21	14 14			17 21		· · · · · · · · · · · · · · · · · · ·	21 30]	1			6 5	4
1	7	11	2		4	28	1	2	41	lxi.	1	51	2			91	8

			N	ERVO	ous S	YSTE	м.				RES	SPIRA	TORY	Org	ANS.	
COUNTIES.	Insanity.	Epilepsy.	Tetanus.	Convulsions.	Brain Disease.	Spinal Disease.	Meningitis.	Congestion of Brain.	Inflammation of Brain.	Laryngitis.	Bronchitis.	Pleurisy.	Pneumonia.	Asthma.	Lung Disease.	Congestion of Lungs.
Halton : Males Females	₁			5 2	<u>.</u>	1	1	1 1			3 2		12 6		1	$\frac{2}{2}$
Total	1			7	1	1	1				5		18		1	4
Hastings: Males Females	2	1		3	3	1 1	2	$\frac{2}{2}$	2 3	2 3	6 2	1	11 12	2	2	10 8
Total	3	1	1	10	-4	2	2	4	5	5	8		23	3	2	18
Huron: Males Females	1			7 3	3 2	2	1	2 2	2	2	5 5		21 15	4	2 3	14 13
Total	_1			10		3		4	2	2			36	4	5	27
Kent: Males Females		4		2 3	6 2	2	2	2	i	····i	6	1 2	14 15	1	\cdots_{2}	9
Total		4		5	8	_ 2	2	3	1	1	15	3	29	2	2	12
Lambton: Males Femules	1			2 7	4 2	3		4 2	1	3	10	!	30 24	_i		4
Total	1	1		9	6	4		6	1	3	19		54	1		4
Lanark: Males, Females		1					1	1	1		3		7 9	1		$\frac{2}{1}$
Total		1		2	1	1	1	1	1		6	1	16	1		3
Leeds and Grenville: Males Females		2 2		6	5 4		3 2	1 2	2	2	4 3	1	24 14	···i	2	11 8
Total	2	4		7	9	1	5	3	2	2.	7	1	38	1	2	19
Lennox and Addington: Males Females				1	1 4							1			1	3
Total	• • •			1	5	1					1	1	3		1	6
Lincoln: Males Females	i			3 5	4	3	1	2 2		··i			24 18		4	3 3
Total	1	3	;	8	5		1	4		1	11		42	1	5	6
					$l_{\rm X}$	ii.										

BY COUNTIES, 1880—Continued.

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	D	EVELOI	PMENTA: Chili		ASES OF		DEVELOP- MENTAL DISEASES OF WOMEN,	DEVELOP- MENTAL DISEASES OF OLD PEOPLE.			given.	
Infantila Duamatuna	intailite i remadare.	Cyanosis.	Spina Bifida.	Malformation.	Teething.	Infantile Debility.	Childbirth.	Old Age.	Heart Disease.	Total.	Other Discases, and cause not given.	Grand Total.
	1		1			5 8	1	9 8	3 4	85 74	24 24	109 98
	2	••••	2			13	1	17	7	159	48	207
	9				1	15 13	5	28 27	14 14	249 236	71 52	320 288
	13			••••	2	28	5	55	28	485	123	608
	$\frac{3}{2}$		1		3	27 12	2	30 23	13 7	244 215	69 57	313 272
	5		1		3	39	2	53	20	459	126	585
	5 3	•••••			2	20 26	4	19 15	4 7	210 211	52 41	262 252
	-8				3	46	4	34	11	421	93	514
	5	••••	1		1	10	2	18 12	5 2	190 164	57 55	247 219
	8		1		1	16	2	30	7	354	112	466
, 				••••		7 8		17 20	6 4	85 81	31 18	116 99
	1					15		37		166	49	215
	2				1	18 6	2	41 29	18 17	253 207	65 70	318 277
	2	••••			2	24	2	70	35	460	135	595
	1				1	11	1	17 9	7 6	107 97	41 19	148 116
	2				1	16	1	26	13	204	60	264
	3 6					19 11	6	14 21	11 12	198 217	45 37	243 254
	9					30	6	35 -	23	415	82	497

lxiii.

		1.	ADLI	ı r		AU	N. A. A.	3 0	T. T.		111
				7	IIASM	1ATIC.	•				
COUNTIES.	Small Pox.	Measles.	Inflammation.	Diphtheria.	Quinsy.	Croup.	Whooping Cough.	Infantile Fever.	Erysipelas.	Metria.	Influenza.
Middlesex ; Males Females		7 5	2	17 18		12 7	′4 6			6	2
Total		12	11	35		19	10		4	-6	2
Muskoka and Parry Sound : Males		1	1 3	46		2	2 4		1	2	
Total			4	10		2	6		2	2	1
Norfolk : Males Females		1 1	2 4	12 11		2			4	3	
Total		2	6	23		2	3		5	3	4
Northumberland and Durham : Males Females	2	7	6	9 3	2	2 4	2		4	6	2
Total	2	13)	 16	12		6	2		4		3
Ontario : Males Females			5 S	5 7	•••	1.6	2 2		2 2	3	3 1
Total			13	_12		7	4	.,	4	3	4
Oxford: Males Females	$\frac{1}{2}$	4	2 3	7 12	• • • •	4 6	4 6		1	3	9
Total	3	8	5	19		10	10		1	3	
Peel: Males Females		4	2	2			• • • • • • • • • • • • • • • • • • • •			3	···i
Total		4	2	3	3					3	1
Perth : Males		3	4 2	48 23		3 8	1		3 3		
Total		3	6	71		11	2		- 6	6	2
Peterborough: Males. Females	1	5 5	8 5	2		2			1	2	
Total	1		13	2		3	2	'	1	2,	
	lxi	V.									

BY COUNTIES, 1880—Continued.

3 34 17 4 3 17 6 9 26 1 1 97 12 1 1 14 1											System	ı.					
Dysentery.	Diarrhoa.	Cholera Infantum.	Cholera.	Ague.	Remittent Fever.	Typhoid Fever.	Rheumatism.	Fever.	Scarlet Fever.	Serofula.	Tabes Mesenterica.	Phthisis,	Hydrocephalus,	Cephalitis.	Cerebro-Spinal Meningitis,	Apoplexy.	Paraly-is.
$\frac{2}{1}$	19 15	8 9	3		1 2	7 10	4 2	3 6	18 8	1	1	43 54		···· ₁	i	9	8 10
3	34	17	4			17	6	9	26	1	1	97	12	1	1.	14	18
1	3	3						1	4								2
1	3	3				1	1	2	4			15			:		2
$\frac{1}{2}$	6 6	2 4	•••		4	$\frac{7}{2}$	$\frac{2}{2}$	4 6	3	1		11 17				3 4	3
3	12	6			4	9	4	10	3	1		28				7	6
	11 6	3	2		2 2	8 4	2 3	• • •	$\frac{1}{2}$	i	1 1	43 69	7			2 3	11 5
1	17	6	2		4	12	5		3	1	2	112	7			5	16
1 5	44	3			1	4 9	2 2			1		28 32	· · · · · · · · · · · · · · · · · · ·		 2	4	14
6		6	ļ		1	_13 	4	4		1		60	3		2	4	16
3 2		$\frac{2}{1}$	1		1 3	3 5	3 1	2 4	2 			28 32	1 4		1	31	7 8
5	7	3	$\begin{vmatrix} 2 \\ \end{vmatrix}$		4	8	4	6	2			60	5 		11		15
	1	6	3		4	1	1		2			9 12	3 1				3 2
	1	6	3		4		1					21	4	-		- 2	5
2	1_1					2 5	4	1 2	4 7			18 20	2		1	8 7	3 6
	5	13			1	7	4	3	11			38	:			15	9
5 3		3		1	1	1 2	5 1	1 4	2 2	1		11 16				3	3 1
8	4	6 5		1	2	3	6	5	4	lxv.		27	. 2	1	1	-4	4

								-							- PT 100	
			N	ERVO	vs S	YSTE	1.				Res	PIRAT	ORY	Org.	ANS.	
COUNTIES.	Insanity.	Epilepsy.	Tetanus.	Convulsions.	Brain Disease,	Spinal Disease.	Meningitis.	Congestion of Brain.	Inflammation of Brain.	Laryngitis.	Bronchitis.	Pleurisy.	Pneumonia.	Asthma.	Lung Disease.	Congestion of Lungs.
Middlesex : Males Females	2 2	4 5	1	25 26	8 8	3 1	···i	5 3	3 2		15 9	····i	38 22	1	1	10 12
Total	4	9	1	51	16	4	1	8	5	4	24	1	60	2	1	22
Muskoka and Parry Sound : Males Females				2	1	1		1					4 3			1 5
Total		2		3	2	1	1	1					7	1		6
Norfolk : Males Females	···i	1		9 5	4	3		1	i	1	4		13 11	• • • •	2	6 7
Total	1	1		14	5	4		2	1	1	8		24		3	13
Northumberland & Durham : Males	1	$\begin{vmatrix} 4\\2 \end{vmatrix}$	1		4 4	2	8 3	1 3	1 2				31 18	$\frac{2}{1}$	3 2	7 8
Total	1	6	1	11	8	3	11	4	3		6		49	3	5	15
Ontario: Males Females				13.	$\frac{1}{2}$				1 2		6 5			1	3	1 6
Total	2			18	3	4	7	1	3	3	11	2	34	1	4	7
Oxford: Males Females				7 6		i	_i	1 3	2 2	$\frac{1}{2}$	6		19 21			4 3
Total				13	8	1	1	4	4	3	7	1	40			7
Peel: Males Females		1 2		4 3	2	3	1			1	i 1		18		1	7 4
Total		3		7	2	3	1		١	1	1		29	1	1	11
Perth: Males Females		3						2					17			3 2
Total	1	4		15	9	4	2	$\frac{1}{2}$	7	6	19	1	28	1		. 5
Peterborough: Males Females				14		4		i			2	i	11 3	1 2	1 1	$\frac{2}{1}$
Total		i	1	17	1 1	6	1	1		1		1	14	3	${2}$	3
					lx	vi.										

BY COUNTIES, 1880—Continued.

1	EVELOI		L Dise	ASES OF		DEVELOP- MENTAL DISEASES OF WOMEN.	DEVELOP- MENTAL DISEASES OF OLD PEOPLE.			t given.	
Infantile Premature.	Cyanosis.	Spina Bifida.	Malformation.	Teething.	Infantile Debility.	Childbirth.	Old Age.	Heart Disease.	Total,	Other Diseases, and cause not given	Grand Total.
18 11	····i	···· i		3 1	37 29	7	34 46	31 27	419 403	150 86	569 489
29	1	1		4	66	7	80	58	822	236	1058
1 1			• • • • •	 	9 19	4	6 2	1	50 80	35 20	85 100
2					28	4	8	1	130	55	185
$\frac{2}{1}$	1		••••	1	9	1	9 19	4 4	134 141	36 30	170 171
3	1			1	15	1	28	8	275	66	341
3 5		·····i	•••	4	12 11	6	49 36	· 11	262 263	118 86	380 349
8		1		4	23	6	85	30	525	204	729
2 3	1	1	••••	1	22 14	1	23 24	11 8	183 209	68 38	251 247
5	1	2		1	36	1	47	19	392	106	498
1 3	1		 	2 2	25 11		26 22	11 12	193 205	61 30	254 235
4	2	<u> </u>		4	36	4	48	23	398	91	489
6	1				5 3	3	24 23	5 6	110 91	47 20	157 111
7	1				8	3	47	11	201	67	268
3 2				1 1	19 10		14	13 9	228 202	67 44	295 246
5				2	29	9	31	22	430	111	541
1 1	1	ļ		3	11 16		24	5 5	133 117	19 27	152 144
2	1			3	27	2	43	10	250	46	296

lxvii.

				1	dias	MATIC					De la Contraction de la Contra
COUNTIES.	Small Pox.	Measles.	Inflammation.	Diphtheria.	Quinsy.	Croup.	Whooping Cough.	Infantile Fever.	Erysipelas,	Metria.	Influenza.
Prescott and Russell : Males Females	11 7						4 2			1	1
Total	18	7	3	45		3	6			1	1
Prince Edward : Males Females		4				3 8				i	1
Total		8	6	5		11				1	1
Renfrew: Males Females			1 1			4			2		
Total			2	21		4	• • •	• • •	2	1	
Simcoe: Males. Females		1 2	10			8 4	4		2	8	1
Total		3	17	49		12	4		2	 8	1
Stormont, Dundas and Glengarry : Males Females	2	1 1	3 2		1	6 2	4 7		2 2	4	
Total	2	2	5	30	1	8	11		4	4	5
Thunder Bay: Males Females									1		
Total											
Victoria : Males Females	•••••		1	4		3					••••
Total		2	1	$-\frac{5}{9}$		3			1.		
Waterloo:											
Males. Females		3 2	$\frac{1}{2}$	17 22		20 10	5		1	i	2 1
Total		5	3.	39		30	7		2	1	3
Welland : Males Females	• • • • • • •	1	3			4	4.	•	$\frac{2}{1}$	4	
Total		1	3	21		5	12		3	4	

lxviii.

BY COUNTIES, 1880—Continued.

	ent of the			Міля	SMAT	IC.		Contract of			Tuber	CULAR.		N	ERVOUS	s Syste	М.
Dysentery.	Diarrheea.	Cholera Infantum.	Cholera.	Ague,	Remittent Fever.	Typhoid Fever.	Rheumatism.	Fever.	Scarlet Fever.	Scrofula,	Tabes Mesenterica.	Phthisis,	Hydrocephalus,	Cephalitis.	Cerebro-Spinal Meningitis.	Apoplexy.	Paralysis,
3	3					i		6 11	• • • • • •	1		17 33				1	2
3	8	1				1		17		1		50				1	2
	4 3	i		• • • •	2	$\frac{2}{5}$	2	$\frac{2}{1}$	8 11			14 28				3 2	4 3
1	7	1		•••	2	7	2	3				42				5	7
1		1	1				$\frac{2}{2}$	1	1		• • • • •	6 12	1				4
1	1	1	1	• • • •			4	2	1			18	1				4
1 2	5	5 1	2	• • • •	1	3 1	$\frac{1}{2}$	3 4	$\frac{2}{3}$	••••		20 38	4 3		1	4 2	9 5
3	5	6	2		2	4	3	7	5			58	7		1	6	14
3	7	$\begin{array}{c c} 1 \\ 2 \end{array}$				6 6	1	4 1	2 4	i		32 46	$\frac{1}{2}$	• • • • •		2	6 9
3	11	3	2	1		12	1	5	6	1		78	3		 	3	15
		···· <u>·</u>					1					1 3					
		2					1					4					
••••	4 2	1			i	4 1	1 3	i	3			10 14	4			2	2 2
	6	1			1	5	4	1	3			24	4			2	4
1	2 4	7 3	i	1		6 5	1 2				$\frac{1}{2}$		2 2			1	7
1	6	10	1	1		11	3	6	14		3	53	4			5	9
2	$\frac{2}{2}$	$\begin{bmatrix} 7\\2 \end{bmatrix}$				1 4	1	2 2	3 6		i	7 26				1 2	
2	4	9				5	1	4	9	lxix.		33	6	l		3	9

			2	VERV(ors S	Syste	Э.				Res	SPIRA	TORY	Org	ANS.	
COUNTIES.	Insanity.	Epilepsy.	Tetanus.	Convulsions.	Brain Disease.	Spinal Disease.	Meningitis.	Congestion of Brain.	Inflammation of Brain.	Laryngitis.	Bronchitis.	Pleurisy.	Pneumonia,	Asthma.	Lung Disease.	Congestion of Lungs,
Prescott and Russell: Males Females		1		2	2 4	1 3	3	• • • •		1	i i	1	9	····i		1 3
Total		2		2	6	• 4	3		2	1	1	$\frac{}{2}$	14	1		4
Prince Edward: MalesFemales				3 4	1 1	1	2				i		7 3		1 1	1
Total				7		1 1			-				10			1
Renfrew: MalesFemales	., .			1 6	3	1	1	1 1	1		3	1	 5 6	1		1
Total				7	4			$-\frac{}{2}$			4		11			$\frac{1}{1}$
Simcoe: Males Females	 i	1		11 6	9 1	1 1		3 2		3	7 5		17 14	i	3 2	 8- 6
Total		1		17	10	2		 5		3	12		31	1	 5	14
Storm't, Dundas & Glenga'y: Males Females	 i	1		3 1	4 5	2	2	1	 i	••••	 7 5	1	21 16	1	2	4 6
Total	1	1		4	9	2	2	1	1		12	1	37	1	2	10
Thunder Bay: Males Females		1		i					1		1		2 3			
Total		1		1					2							
Victoria: Males Females		1		4 5	4	1 2	1	1	1	1	1		11	1	1 1	2 2
m 1		1		9	4	- 3	1	1	1	 1			10	1	2	4
Waterloo: Males				27	4	2	17	1			-6	2	19			
Females				13	2	2		1	1	1	9	ĩ	17		1	
1				40		4		2	2	1	15	3	36	2	1	2
Welland: Males Females	2	1		3 5	3 4	i	i	3	1		4	1	10 9	1	···i	G- 7
Total	2	1		8	7	1	1	3	1	2	7	1	19	2	1	18
					lx	ζ.										

BY COUNTIES, 1880—Continued.

Ι	DEVELO:	PMENTA		ASES O		DEVELOP- MENTAL DISEASES OF WOMEN.	DEVELOP- MENTAL DISEASES OF OLD PEOPLE.			ot given.	
Infantile Premature.	Cyanosis.	Spina Bifida.	Malformation.	Teething.	Infantile Debility.	Childbirth.	Old Age.	Heart Disease.	Total.	Other Diseases, and cause not given	Grand Total.
$\frac{4}{2}$				2	28 19	4	17 19	1 3	151 156	42 31	193 187
6				3	47	4	36	4	307	73	380
3		1	** (* * * *		7 4	5	15 7	5 5	98 108	35 26	133 134
3		1			11	5	22	10	206	61	267
5 1	• .	1		1 1	10 8	7	11 10	3 9	83 83	35 27	118 110
6		1		2	18	7	21	12	166	62	228
2 6		1		2 1	30 13	10	41 31	11 11	254 226	84 63	338 289
8		1		3	43	10	72	22	480	147	627
1 3		1			41 31	3	41 45	9	239 242	86 72	325 314
4	• • • • • •	1			72	3	86	15	481	158	639
•••••					1 1			1	9 15		9 15
					2	2		1	24		24
5		1			8 4	5	14 12	1 7	99 86	37 24	136 110
8		1			12	5	26	8	185	61	246
1 4	i			2	20 20	2	24 19	12 17	234 221	62 47	296 268
5	1			3	40	2	43	29	455	109	564
3 2			• • • • • •		12 5	5	14 17	9	127 154	65 30	192 184
5					17	5 lv	31	19	281	95	376

lxxi.

SERVICE AND	evaleryll/liches		anciales deservices		*********	-	NOT THE		ALT PROPERTY.		
				М	[1.18M	ATIC.		,			
COUNTIES.	Small Pox.	Measles.	Inflammation.	Diphtheria.	Quinsy.	Croup.	Whooping Cough.	Infantile Fever.	Prysipelas.	Metria.	Influenza.
Wellington: Males Females	1	6 6	8 6			5 6	15 12		1	 5	2
Total	1	12	14	18		11	27		2	5	2
Wentworth: Males. Females	2	8 7	1			18 13			1 3	4	3
Total	2	15	1	35		31	17		4	4	3
York : Males Females	2 3	13 14	1	19 32		26 20	17 23		9 3	14	6 8
Total	5	27	1	51		46	40		12	14	14
Total Males Total Females	76 67	139 126	130 119	395 427	3	238 191	131 166		64 44	 132	35 28
Total	143	265	249	822	3	429	297	•••	108	132	63

BY COUNTIES, 1880—Concluded.

				Міл	SMAT	IC.					Тивек	CULAR.		N	ERVOUS	Syste	м.
Dysentery.	Diarrhœa.	Cholera Infantum.	Cholera.	Ague,	Remittent Fever.	Typhoid Fever.	Rheumatism.	Fever.	Scarlet Fever.	Scrofula,	Tabes Mesenterica.	Phthisis.	Hydrocephalus.	Gepl alitis,	Cerebro-Spinal Meningitis.	Apoplexy.	Paralysis.
3	9 10	$rac{1}{2}$	i		$\frac{1}{2}$	13 4	1 3	$\frac{2}{1}$	4 6	1		32 44	2 3		1	10 2	12 1
6	19	3	1		3	17	4	3	10	1		76	5		1	12	13
2	10 15	7 9	2		3 4	11 12	1 1	5 3	12 17		1 1	52 54	5. 7	:1	1 1	7 6	8 7
2	25	16	2		7	23	2	8	29		2	106	12	1	2	13	15
4 5	36 45	19 33			4	24 19	6	$\frac{1}{2}$	12 7	4	4 8	113 108	12 6	4 1	6 5	13	16 9
9	81	_52 		••••	4	43	9	3	19	7	12	221	18	5	11	20	25
60 50	220 187	148 155	26 15	3 4	34 42	196 176	60 45	72 78	203 206	11 11	7 14	937 1217	82 68	$\frac{5}{2}$	14 18	135 101	188 164
110	407	303	41	7	76	372	105	150	409	22	21	2154	150	7	32	236	352

							-								-	
			N	ERVO	ous S	YSTE	м.				RES	PIRA'	TORY	Orga	ANS.	
COUNTIES.	Insanity.	Epilepsy.	Tetanus.	Convulsions.	Brain Disease.	Spinal Disease.	Meningitis.	Congestion of Brain.	Inflammation oi Brain.	Laryngitis.	Bronchitis,	Pleurisy.	Pneumonia.	Asthma.	Lung Disease.	Congestion of Lungs.
Wellington: Males Females		$\frac{1}{2}$		$\frac{12}{6}$	$\frac{3}{2}$	1 3	3 1	$\frac{4}{2}$	5	2	7 4	$\frac{1}{2}$	34 27	3	3 4	13 11
Total		3		 18	5	4	4	6	5	2	11	3	61	4	7	24
Wentworth: Males Females	15 7	6 1		17 14	11 9	 i	5 10	5 6	1	3 2	18 15	1 2	57 52	1	···· 2	15 14
Total	22	7		31	20	1	15	11	1	5	33	3	109	1	2	29
York: Males Females	2 4	6 5	1	41 40	14 13	3	13 13	13 9	9	3 4	60 49	4 3	74 68	3	5 7	33 21
Total	6	11	2	81	27	6	26	22	10	7	109	7	142	7	12	54
Total Males	24 30	54 37	6 1	288 230	141 98	57 38	51 54	66 57		36 27	245 193	24 21	704 553	38 26	44 47	231 188
Total	54	91	7	518	239	95	105	123	79	63	438	45	1257	64	91	419

BY COUNTIES, 1880—Concluded.

)EVELO	PMENTA CHILI		ASES O	F	DEVELOP- MENTAL DISEASES OF WOMEN.	DEVELOP- MENTAL DISEASES OF OLD PEOPLE.			given,	
Infantile Premature.	Cyanosis.	Spina Bifida.	Malformation.	Teething.	Infantile Debility.	Childbirth,	Old Age.	Heart Disease.	Total.	Other Diseases, and cause not given.	Grand Total.
2 2		• • • • • •	1	4 1	28 21	7	33 34	14 14	310 274	96 80	406 354
4			1	5	49	7	67	28	584	176	760
31 21	i		1	2	30 21	1	30 41	21 21	449 439	90 80	539 519
52	1		1	2	51	1	71	42	888	170	1058
37 34	3 1	1 2	8 2	5: 2	59 67	3	43 60	53 34	864 828	206 192	1070 1020
71	4	3	10	7	126	3	103	87	1692	398	2090
186		9	10	64	725		839	374	7877	2413	10290
153	6	9	3	50	575	149	819	386	7639	1873	9512
339	16	18	13	114	1300	149	1658	760	15516	4286	19802

								LDIM	0,-		. 11115
COUNTIES.	Under 1 year.	1 year.	2 years.	3 years.	4 years.	5 years.	6 years.	7 years.	8 years.	9 years.	10 years.
Total Males	2419 1960	641 577	362 344	267 225	195 174	158 149	116 104	96 77	87 69	61 57	57 48
Grand Total	4379	1218	706	492	369	307	220	173	156	118	105
Algoma: Males Females	13 7	1	1	1	• • • • •				1		
Total	20	1	1	1					1		
Brant: Males Females	51 25	14 8	9 13	5 7	5 4	4 3	2 3	1 1	3 4	1 2	2 3
Total	76	22	22	12	9	7	5	2	7	3	5
Bruce: Males Females	55 63	10 10	13 11	11 3	$\frac{1}{3}$	5 6	5 2	1 3	<u>i</u>	1	1 3
Total	118	20	24	14	4	11	7	4	1	1	4
Carleton : Males	112 111	35 54	19 23	18 13	16 10	17 19	11 3	10 7	3 2	5 5	7 3
Total	223	89	42	31	26	36	14	17	5	10	10
Elgin: Males Females.	32 40	8	3 4	3 1	3 2	2	4 2	1	1	1	1
Total	72	21	7	4	5	3	6	2	1	1	1
Essex: Males Females	110 90	37 27	15 12	19 11	12 10	9 9	7 6	5 1	3 1	3 7	1
Total	200	64	27	30	22	18	13	6	4	10	2
Frontenac: Males Females	58 36	13 20	7	5 2	4 1	6	2	3	3	2	2
Total	94	33	14	7	5	7	2	4	4	2	2
Grey: Males Females	48 46	10 8	4	9 8	5 4	5 5	2 6	2 1	4 3	2 2	3 2
Total	94	18	4	17	9	10	8	3	7	4	5
Haldimand: Males Females	21 24	7 7	7	2 2	2	1	1 3	1	1		2
Total	45	14	7	4	2	1	4	1	1		2
Halton: Males Females.	26 18	3 2	2	2 3		1 1			1	1	1
Total	44	5	2	5	2	2			1	1	1

lxxvi.

BY AGES, 1880.

and the same of th										-				-
11 years.	12 years.	13 years.	14 years.	15 years.	16 years,	17 years.	18 years.	19 years.	20 years.	21 years.	22 years.	23 years.	24 years.	25 years.
113	123	13,	14 3	15 3	16 3	17.3	183	19 3	20 3	21 y	22 y	23 y	24 y	25 y
44 40	49 49	49 46	47 63	57 55	55 76	58 89	68 94	77 78	73 102	113 98	85 101	88 102	69 107	80 105
84	98	95	110	112	131	147	162	155	175	211	186	190	176	185
						====				===				
		••••	i			1			1	1		1	1	$\frac{1}{2}$
			1			2		••••	1	1		1	1	3
2		4	2	2 1	2	$\frac{2}{3}$	4	1	2	3	3	2 3	1	$\frac{1}{7}$
2		-4	2	3	2	5	5	1	2	3	3	5	1	8
	2	1 3	2 2	3 2	2 2	4	1	4 2	3	5 4	3	2	1 3	5 4
••••	2	4	4	5	4	4	2	6	3	9	4	2	4	9
5 5	6 4	6	1	1 4	3 5	2	3 4	3 11	$\frac{6}{2}$	5 7	10	4 1	1 2	1 2
10	10	6	2	5	8	6		14	8	12	14	5	- 3	3
1 1	3	2 2	1 2	2	2 3	2	4 1	1	6	4	1	2 3	1 2	1
2	3	4	3	2	5	2	5 	1	6	4	1	5	3	2
2	$\frac{4}{2}$	2 2	2	3	4	$\begin{vmatrix} 1\\2 \end{vmatrix}$	3	3	3 6	3 2	1 3	7	$\frac{1}{2}$	4 3
2	6	4	2	3	5	3	6	5	9	5	4	8	3	7
	1	1	2 2	4 3	1	1 6	5	4 3	1 5	5 2	3 1	6	7	5
	1	1	4	7	2	7	5	7	6	7	4	7	8	.5
$\frac{2}{1}$	1	1	2	2 2	2 2	1 2	1 1	5	1 1	$\frac{2}{2}$	3 1	4	1 2	1 3
3	1	2	2	4	4	3	2	6	2	4	4	4	3	4
1	2	1	1	1	1 3	1	1	1	1	1	1	1	2	2
1	2	2	1	1	4	1	2	2	1	1	2	2	2	2
1		1	1	2		2 3	1 _	1	1	2 1	2 4	1	1	1
1		1	1	2		5	1 lvvv		1	3	6	1	2	1

lxxvii.

	1 166 108 106 86 92 69 62 82 67 76 64 178 179 167 138 164 109 119 144 111 138 111										
COUNTIES.	26 years.		28 years.	29 years.	30 years.		32 years.	33 years.	34 years.	35 years.	36 years,
Total Males											
Grand Total	178	179	167	138	164	109	119	144	111	138	111
Algoma: Males Females	1				1			1		1	
Total	1	1	1		1			1		1	••••
Brant: Males Females				1		3					1
Total	6	1	3	1		3		3	2	4	3
Bruce: Males Females		$\frac{2}{3}$	2			$\frac{1}{2}$	i		1	1	1
Total	3	5	2		7	3	1	4	1	1	1
Carleton: Males Females	<u>5</u>										
Total	5	10	6	3	7	6	8	2	6	6	6
Elgin: Males Females	3	5				!			1	3	· • • · · ·
Total	3	5	4	8	2	1		2	1	3	
Essex: Males Females											
Total	4	5	9	7	7	2	2	4	4	5	4
Frontenac: Males Females		2 7				2 4	2	$\frac{2}{2}$			
Total	4	9	6	6	5	6	2	4	5	4	3
Grey: Males Females	1	3					1 1	1	2	3	
Total	1	3	2	••••	1	5	2	1	2	3	3
Haldimand: Males Females	1			i		• • • • •	• • • • •				i
Total	2	1	1	1				2		1	1
Halton: Males Females	1		1	i		1	[1	···i	_i	$\frac{1}{2}$
Total	1	•••••	,	xviii.	1	1	•••••	2	1	1	3

BY AGES, 1880—Continued.

	-						-			-				
37 years.	38 years.	39 years.	40 years.	41 years.	42 years.	43 years.	44 years.	45 years.	46 years.	47 years.	48 years.	49 years.	50 years.	51 years.
43 52	42 55	53 54	65 74	29 49	62 66	52 60	57 46	84 69	61 48	60 56	60 42	45 54	70 71	44 32
95	97	107	139	78	128	112	103	153	109	116	102	99	141	76
	1 1		1		1	1	1	1	2	• • • • • •	•••	1	1	••••
•• ••	2		1		1	1	1	1	2			2	1	
i	1	$\frac{2}{2}$	· · · · · · · · · · · · · · · · · · ·	2	$\frac{2}{2}$	1 5	1	3 2	1	1	2	1	3	4 3
. 1	1	4	1	2	4	6	1	5	1	1	2	1	4	7
2 4		$\frac{2}{2}$	3 1	2	1 4	5 3	1	7	1 3	1 1	$\frac{2}{1}$	1	$\frac{2}{1}$	1
6		4	4	2	5	8	1	7	4	2	3	2	• 3	1
2	$\frac{1}{2}$	$\frac{2}{1}$	5 2	4 3	4 1	4	$\frac{4}{2}$	2 4	4 3	$\frac{2}{2}$	1 1	1 1	$\frac{3}{2}$	1
2	3	3	7	7	5	4	6	6	7	4	2	2	5	1
		1	····i	2	1	1 1		1		3	3			
		1	1	2	1	2		1		3	3			
i	1	1	6	3	4	1 1	1 3	1 2	3	1	$\frac{1}{2}$	7	3 2	
1	1	2	10	3	4	2	4	3	4	2	3	7	5	
1	$\frac{2}{1}$	1 3	3 1	1 3	4	2	3	5 2	2	2 2	3 1	$\frac{1}{2}$	2	2 2
1	3	4	4	4	8	2	3	7	3	4	4	3	3	4
$\frac{2}{2}$	1	1	3 3	1 1	i 1	2	3	2	* 1	$\frac{1}{2}$	3	1 5	1	1
4	1	1	6	2	1	2	3	3	1	3	3	6	1	2
2	1	$\frac{2}{1}$	1 1	2	1 1		1	$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$		1	$\frac{1}{2}$		1	
2	1	3	2	2	2		1	3		1	3		1	
2		1	4	1		3	1	2	1 1	1 1	1	1	1	2
2		1	3	1	2	3		xxix.		2	1	1	2	2
								XXIX						

lxxix.

	!	1		ı			1	1	!		
COUNTIES.	52 years.	53 years.	54 years.	35 years.	56 years.	5, years.	38 years.	59 years.	60 years.	61 years.	62 years.
Total Males	57 61	52 51	50 51	66 61	81 46	57 38	73 61	51 37	122	65 50	87 56
Grand Total	118	103	101	127	130	95	134	88	196	115	143
Algoma : Males Femalés	1			,	1	1			1		
Total	1		1	1	1	1			1		
Brant : Males Females	2 2	4 4			4	2	3 1	2	2 2	2	3
Total	!	8			4	3	4	2	4	3	3
Bruce : Males Females	1		2	1	1		2		3 2	2	3
Total	1	1	2	2	2	1	2	1	5	3	4
Carleton : Males Females	1 3	1 3	1	4	1	2 2	2	1	5 5	1 1	3 3
Total	-i	4	2	8	1	4	3	2	10	2	()
Elgin : Males Females	1	1	1 3		3 2	3		1	1 2	2	3 2
Total	1	2	4		5	:3	1	1		2	5
Essex: Males Females	1	:;	2 3	5	2	i	4	2	fi 2	4	6 2
Total	5	4	5	8	2	1	4	2	8	4	8
Frontenac: Males Females	3	2 6	2 5	8 3	1 2	3 2	2 3	1	5	2 2	2
Total	7	8	7	11	::	- 5	5	2	9	4	3
Frey: Malcs Females	2	2 3		2		2	1	2	3	2	
Total	2	5	1	2		2	1	2	3	2	
Haldimand: Males Females		1				1	1 1	1	1	1	1
Total		2				1	2	1	1	1	1
Talton: Males Females	····i			i	2		 1	1 1			7 1
Total	1			YYY.	3		1	2	1		

BY AGES, 1880—Continued.

-							-	THE RESIDENCE OF STREET	ar contractores	CE MINISCOURT FOR	VALUE OF THE PARTY		mbad emailmeine	
63 years.	64 years.	65 years.	66 years.	67 years.	68 years.	69 years.	70 years.	71 years.	72 years.	73 years.	74 years.	75 years.	76 years.	77 years.
72 51	73 54	115 94	73 57	71 68	90 60	76 58	140 107	83 56	108 76	114 83	84 77	137 93	101 87	82 67
123	127	209	130	139	150	134	247	139	184	197	161	230	188	149
	1	1	1	1		2								
	1	1	<u></u>	1			1	$\frac{1}{1}$						
****	1													
3	1	1	2	3	3	4	2 7	2 2	4	1	3	1	1	2
4	2	2	2	3	3	4	9	4	5	2	7	3	5	3
2 1	1 1	1 5	1	1 2	4	1	6	2	1	4		3	2 4	2
3	2	6	1	3	4	1	6	2	1	4		4	. 6	4
1	3 1	7 5	1 2	4	$\frac{2}{2}$	1	5 6	1	2 1	1	2	$\frac{2}{7}$	$\frac{1}{2}$	2
2	4	12	3	4		1	11	1	3	1	3	51	3	3
2	1	1	1	1	1	2	3	3	2	2	1	3 2	2 4	1
3	1	1	3	$\frac{1}{2}$	1	2	5	3	1 3	2	1	5	6	
	-	1	4											-
2	3 1	2 5	1 2		3		3 3	1	4	1 3	$\frac{2}{2}$	6	1	1
2	4	7	3		3		6	1	4	4	4	10	1	2
3 3	2 3	6 4	2	1 4	3 2	$\frac{1}{2}$	7 4	$\frac{1}{2}$	1 3		3 3	1 4	3 3	3
6	5	10	3	5	5	3	11	3	4	2	6	5	6	3
2 2	1 4	5 4	2 3	2 5	2 4	2 2	1	2 2	1 3	5 4	1	2 2	4 1	1 2
4	5	1 9	5	7	6	4	2	4	4	9	1	4	5	3
1	(2 2	2	1	3	4	3 2	5		1 1	*3 *3 *2 *3 *3	2 2
1			1 1	4	2	1	3	5	5	6		2	6	4
	. 1	1	2	1		1		1	27	4 1	2 3	2	3	2
i		. 2			-	1	2			-				
		6	2	1	1	2	lxx.		4	Ð		1 49		47

		r gwoisra -a	VIII VIII TA		C COLUMN TO THE PARTY OF		SPORTER NO.			cur successive	
COUNTIES.	78 years.	79 years.	80 years.	81 years.	82 years.	83 years.	84 years.	85 years.	86 years.	87 years.	88 years.
Total Males	98 82	73 55	145 98	70 56	81 73	62 47	61 61	60 44	42 43	43 28	25 34
Grand Total	180	128	243	126	154	109	122	104	85	71	59
Algoma: Males Females	1				1						
Total	1				1						
Brant : Males Females	1	1	2 7	4	2 1	<u>1</u>	1	2 2	1	1 1	1
Total	2	2	9	4	3	1	1	4	2	2	1
Bruce : Males Females	2	2	4 2	3	2	1	3	2	1 2		
Total	3	3	6	3	3	1	3		3		
Carleton : Males Females	4 2	1 2	5 2	$\frac{1}{2}$	2 3	3	3	1 2	2		1
Total	6	3	7	3	5	4	4	3	2		1
Elgin: Males Females	2 2	2	5	1	1 1	1	1 1	2 2	1		1
Total	4	2	5	1	2	1		4	2		1
Essex: Males Females	4 3	7 2	3 5	3	2 2	1 3	1 1	1		1	
Total	7	9	8	3	4	4	2	1		1	
Frontenac: Males Females	2 3	5 2	$\frac{2}{6}$	3	2	2	3	$\frac{1}{2}$	1 1	2	
Total	5	7	8	3	2	2	3	3	2	3	
Grey : Males Females	4	1	3 3	3	2	1		2		5	1 4
Total	5	1	6	3	2	1		2	2	6	5
Haldimand: Males Females	2	1 3	1	2 1	2 3	1	1	2			
Total	3	4	1	3	5	1	1	2			
Halton: Males Females	6		1 2	1	1	2	1	$\frac{2}{1}$	$\frac{1}{2}$	1	
Total	6		<u>-</u> 3	1 xxii.	1	2	1	3	3	2	1

BY AGES, 1880—Continued.

	Aller					DIRECT CONTRACTOR								
89 years.	90 years.	91 years.	92 years.	93 years.	94 years.	95 years.	96 years.	97 years.	98 years.	99 years.	100 years.	Over 100 years.	Unknown.	Total.
25 15	22 24	14 17	14 12	11 9	8 8	14 5	10	7 3	6 7	3 3	3	10 19	265 348	10290 9512
40	46	31	26	20	16	19	16	10	13	6	3	29	613	19802
===	' 							<u></u>		-	===			
														47 22
	·	· · · · ·												69
·····i			,.									1	1 1	213 198
1				••••								1	2.	411
1	1	1				1 1	1 1					1	7	242 225
1	1	1				2	2					1	. 8	467
_i	1		1	1	1 2	1			1	····i			3 7	445 468
1	1		1	1	3	1			1	1			10	913
1				1			1						15 10	153 180
1				1			1					,	25	333
2		1	$\begin{vmatrix} 2\\1 \end{vmatrix}$	1						1		1	10 6	39 9 340
2		1	3	1						2		1	16	739
1 1	3		3	1 1					1 1	i	• • • • • •	1	28 17	302 292
2	3		3	2					2	1		1	45	594
2	····i								2				13 11	229 215
2	1								2		••••	1	24	444
	1			1		. 1	1						1	116 101
	2			1		1				• • • • •			1	217
	2	1 1	1										3 1	109 98
i	2	2	1				lvvi			,		• • • • •	4 1	207

lxxxiii.

COUNTIES.	Under 1 year.	1 yeur.	2 years.	3 years.	4 years.	5 years.	6 years.	7 yeurs.	8 years.	9 years.	10 years.
Total Males								 			
Grand Total											
Hastings: Males Females	56 47	21 17	14 16	14 11	6 13	4 8	3	2	6 2	1	2 1
Total	103	38	30	25	19	12	3	2	8	1	3
Huron: Males Females	63 53	24 13	13	6 6	8 6	4 8	6 4	2 2	1 1	····i	
Total	116	37	17	12	14	12	10	4	2	1	
Kent: Males Females	61 60	15 17	10 18	5 3	7 5	4 2	3 2	3	3	4 2	1 1
Total	121	32	28	8	12	6	5	3	3	6	2
Lambton: Males Females	59 44	22 15	10 12	6 5	4 4	7 4	5 4	2 3	1	1	2 4
Total	103	37	22	11	8	11	9	5	1	2	6
Lanark: Males Females	22 19	4 5	2	2	1 1	2	2	1 2		2	1 1
Total	41	9	2	2	2	2	2	3		2	2
Leeds and Grenville : Males Females	57 37	14 13	13 3	7 3	1	3 1	2 2	$\begin{bmatrix} 2 \\ 2 \end{bmatrix}$	$\frac{2}{2}$	$\begin{bmatrix} 2\\2\\2 \end{bmatrix}$	* * * * * * * * * * * * * * * * * * * *
Total	94	27	16	10	1	-4	4	4	4	4	
Lennox and Addington : Males Females	24 16	7 10	5 3	2 4	2 2	3 1	2	1	1 1		2
Total	40	17	8	6	4	4	2	2	2		2
Lincoln: Males Females	55 53	11 16	8 9	4 3	2 4	3 2	3 1	$\begin{bmatrix} 5 \\ 2 \end{bmatrix}$	2	1 3	1 1
Total	108	27	17	7	6	5	4	7	2	4	2
Middlesex: Males Females	118 70	43 29	23 22	14 7	15 6	9 5	7	8 2	2 8	2	6 3
Total	188	72	45	21	21	14	7	10	10	3	9
Muskoka and Parry Sound : Males	19 28	4 6	2 9	2 2	3 1		1	2 3	1	1 2	2 1
Total	47	10	11	4	4		1	5 +	1	3	3

lxxxiv.

BY AGES, 1880—Continued.

		COMPANY AND DESCRIPTION												
11 years.	12 years.	13 years.	14 years.	15 years.	16 years.	17 years.	18 years.	19 years.	20 years.	21 years.	22 years.	23 years.	24 years.	25 years.
*:***														
==		==						===	===	==				
1 1	$\frac{1}{2}$	$\frac{1}{2}$	4	3 2	1 5	$\frac{1}{2}$	2 3	4	4 4	5 2	2 5	1 5	2 1	5 3
2	3	3	5	5	6	3	5	5	8	7	7	6	3	8
1 2	1			i	$\begin{bmatrix} 1\\2 \end{bmatrix}$	2 6	1 2	3 5	4	4 7	4 6	1 4	2 3	2 2
3	1			1	$\frac{2}{3}$	- 8	$\frac{2}{3}$	8	4	11	10	5	5	4
										·			`———	
2	2	2	6	1 2	1 4	3	3	1	1 2	6 2	6 5	3	$\begin{bmatrix} 1\\2\\ \end{bmatrix}$	3
2	2	2	7	3	5	4	7	1	3	8	11	7	3	4
$\frac{1}{2}$	1	i	2	1	3	1	2 2	4	5 4	1	2 2	2 4	3 4	4 2
3	2	1	2	2	3	2	4	5	9	1	4	6	7	6
2 1	1 1		$\frac{1}{2}$		1	1	$\frac{2}{1}$	1	2 1	$\frac{2}{1}$	1	$\frac{1}{2}$	$\frac{1}{2}$	2 2
3	2		3		1	1	3	1	3	3	1	3	3	4
••••	1 1	1	1 4		3 4	$\frac{1}{2}$	1 6	3 1	2 6	2 6	3 4	3 4	3 5	1 2
	2	1	5		7	3	7	4	8	8	7	7	8	6
2	1	2		1		1 1	2	1 1	2	3 1	1	3	$\frac{1}{2}$	2 2
2	1	3		1		2	2	2	2	4	1	3	3	4
1 2	$\frac{1}{2}$	2 5	$\frac{2}{2}$	$\frac{1}{2}$	$\frac{2}{2}$	4 4	1	1	2 4	4	3 2		$\frac{2}{2}$	4 3
3	3	7	4	3	4	8	2	2	6	5	5		4	7
2 3	3 4	5 2	3 3	5 2	2 4	2 6	2 3	5 2	2 6	4 3	4 3	6 4	1 5	3 4
5	7	7	6	7	6	8	5	7	8	7	7	10	в	7
1	1		1 2	2		2	$\frac{2}{1}$	2 3	2	1 1	 i	• • • • •	1	
1	1		3	2		2	3	5	2	2	1	١	1	

lxxxv.

					No.					per de Circle de com-	
COUNTIES.	26 years.	27 years.	28 years.	29 years.	30 years.	31 years.	52 years.	33 years.	34 years.	35 years.	36 years,
Total Males		 			 						
Grand Total											
Gianu Iotai											
Hastings: Males Females	2 2	5 4	5 4	2 2	4 5	1 2	3 2	1 2		2 4	1
Total	4	9	9	4	9	3	5	3		6	1
Huron: Males Females	1 5	5 3	. 1	1	3 6	2 2	1 2	1 1	3	3 4	i
Total	6	8	7	1	9	4	3	2	3	7	1
Kent: Males Females	1 6	6	1 1	5001	1 5	1	1	2 3	2	1 2	1 3
Total	7	6	5	5	6	1	1	5	3	3	4
Lambton: Males Females	4 2	3 2	1 3	1	2 1	i	2	2	1 1	2	1 2
Total	. 6	5	4	5	3	1	2	2	2	2	3
Lanark: Males Females	2 2	1		2	1 2	1	1 2	2	1	1	
Total	4	2		2	3	1	3	2	1	1	
Leeds and Grenville: Males Females	3 7	อี อี	4	3	3	$\frac{2}{1}$	3	2 2	6 3	3 3	1
Total	10	10	4	7	3	3	3	4	9	6	1
Lennox and Addington: Males Females	2 1	2	3 2	1	1	1		1	2	2	1 1
Total	3	3	5	2	1	1		2	2	2	2
Lincoln: Males Females	2	1 3	3		3 1	3	1 3	2	1 3	2 2	1
Total	2	4	3	5	4	3	4	2	4	4	1
Middlesex: Males Females	2 3	2 3	2 4	2	4 5	2 5	4 4	2 8	2 3	3	3
Total	5	5	6	6	9	7	8	10	5	10	4
Muskoka and Parry Sound : Males	1	1	2 3		2		1	1	2	1 1	2
Total	1	1			2		1	1	2	2	2
			14.	v v vi							

lxxxvi.

BY AGES, 1880—Continued.

		COMMUNICATION SCHOOLS		ECONOMIC SECTIONS			nomano vakor							
37 years,	38 years.	39 years.	40 years.	41 years.	42 years.	43 years.	44 years.	45 years.	46 years.	47 years.	48 years.	49 years.	50 years.	51 years.
	••••						* * * * * .							
							•••••						•••••	******
i	i	3 1	2		3	1 6		$\frac{1}{2}$	2 3	3	2 5	4 3	4	1
1	1	4	2	1	3	7		$\frac{2}{3}$	5	4	7	7	6	1 2
1 1	$\frac{3}{2}$	4 1	$\frac{2}{2}$		7	2 2	3	3	2 2	1 2	4	2	3 2	3 1
2	5	5	4		7	4	3	3	4	3	4	3	ŏ	4
1	2 1	$\begin{vmatrix} 2\\ 2 \end{vmatrix}$	2	<u>1</u>	2	1 1	1	2		1	$\frac{2}{1}$	1 1	6 3	2
1	3	4	2	1	2	2	2	2		1	3	2	9	2
1 4	2 2	! ! 	1 1	1	2	1 4	 	3	1	2 2	$\frac{2}{1}$		1 4	1
5	4	1	2	1	2	5		3	1	4	3		5	1
1			1	1	1 1		i	2		• • • • •	• • • • • •			
1			1	1	2		1	2						
2 2	4 5	3	10	$\frac{1}{2}$	1 1	2	3	5 2	2 3	4	2	1 2	4 2	2 2
4	9	4	14	3		2	3_	7	5	4	2	3	6	4
1	1	1 1		1	1 3	1 1	1 1	2		1 	2	1		3
2	1	2		1	4	2	2	2		1	_ = 3	11		7
1 1	1	1	2	1 2	1 3	1	4	6 1	2 2	1 1	3	3 1	5	
2	1	2	2	3	4	1	4	7	4	2	3	4	5	
4 5	3 2	2 7	5 5	2	6 2	$\frac{2}{2}$	2 4	2 4	2 3	5 4	3	5 4	5	5 1
9	5	9	10	2	8	4	6	6	5	9	4	9	7	6
1	1	1			1	2 1		1	1		1	1	1	1
1	1	1		1	1		leve		1		1	5	1	1

lxxxvii.

Different descriptions of the second	· ·			Paragonal Principle		Constraint:	manara a		H AUSTRALI	· vice-serve	
COUNTIES.	52 years.	53 years.	54 years.	55 years.	56 years.	57 years.	58 years.	59 years.	60 years.	61 years.	62 years.
Total Males Total Females											
Grand Total											
T:											
Hastings: Males Females	5 2	1	$\frac{1}{2}$	$\frac{1}{2}$	$\frac{2}{1}$	2	···· ₂ ·	$\frac{1}{3}$	$\frac{4}{3}$	4 1	3 2
Total	7	5	3	3	3	2	2	4	7	5	5
Huron: Males Females	2	4	2 4	2	2	i	4 5	1	$\frac{6}{2}$	$\frac{4}{2}$	4
Total	2	4	6	2	2	1	9		8	6	5
Kent: Males Females	7 2	3	1 1	1 3	2 2		$\frac{2}{2}$		2	1	1
Total	9	3	2	4	4		4		3	$\frac{}{2}$	1
Lambton: Males Females	1 1	1 2	2 2	$\frac{2}{1}$	3	$\begin{bmatrix} 2\\1 \end{bmatrix}$	1	2	1 2	3	1
Total	$\frac{}{2}$	3	4	3	3	3	1		3	3	2
Lanark: Males Females	1	· · · · i		1				2			1
Total	1	1		1				2			1
Leeds and Grenville: Males Females	1	2	3 3	2	2	2 3	1	2	3 3	1 1	1
Total	1		6		2	5	1		6		1
Lennox and Addington: Males Females	$\frac{2}{1}$		1	2	1	 	1		2		$\frac{1}{2}$
Total	3		1	3	1		1		2		3
Lincoln: Males Females	1	3		2 4	 	$\frac{2}{2}$	6 2	1 1	9	1	1 1
Total	2	3		6	1	4	8	2	9	1	2
Middlesex: Males Females	3 5	2 3	3 5	4 3	7 6	5 3	3 2	5 3	3 7	3 2	2
Total	8	5	8	7	13	8	5	8	10	5	2
Muskoka and Parry Sound: Males Females	2			•••••	1	1	 i	1	1	1	2
Total	2				1	1		1	$-\frac{1}{1}$	1	
1 () (() () () () () () () () ()			1	e v viii		1	ı î	, 1	1	1	4

lxxxviii.

BY AGES, 1880—Continued.

- CONTRACTOR OF THE PARTY OF TH			of house proper	Hartis Indiana					DE WARREN	CONTRACTOR NA				
63 years.	64 years.	65 years.	66 years.	67 years.	68 years.	69 years.	70 years.	71 years.	72 years.	73 years.	74 years.	75 years.	76 years.	77 years.
												••••		
3	1	4	2	1	2	2	4	3	9	4	3	6	8	2
3 2	$\frac{1}{2}$	3	2 1			2 2	5	3 2	2 4	3	3 1	6	8 2	2 4
	3	7	3	1		4		5	6	7	4	10	10	6
1 3	3	6 2	3	·····i	5 2	1	$\frac{2}{3}$	1	3 3	4 4	1 1	3 4	2 3	3 2
4	4	8	4	1	7	1	5	1	6	8	2	7	5	5
2	2 2	1 3	4	1	1		1 1	2 1	3	1 1	5	3	$\frac{1}{2}$	3 3
2	4	4	5	1	1		2	3	4	2	5	3	3	6
2	$\frac{2}{2}$	5 2	$\frac{2}{2}$	····i	$\frac{2}{2}$	3	4	2 2	4	1 1	1	$\begin{bmatrix} 2 \\ 1 \end{bmatrix}$	2 3	1 3
2	4	7	4	1	4	3	4	4	5	2	2	3	5	4
2	1	1		2	2	3	4 4	3	$\frac{1}{2}$	1 4	2	1	1	1
3	1			2	3	3	8	3	3	5	2	1	1	1
1 1	3 2	1 5	4	3	5	1 3	6 3		6 2	1 6	4	7	3 5	2 5
2	5	6	5	3	5	4	9	1	8	7	5	8	8	7
2		1 2	2	1	1	2	5	4 5	3	6 3	$\frac{2}{1}$	$\frac{2}{2}$	1	$\frac{3}{2}$
2		3	3	1	1	2	5	9	3	9	3	4	1	5
1 2	3	2 3	1 1	4	2	2 2	1 3	5	5 5	1 1	4 5	$\frac{4}{2}$	1 1	$\frac{2}{2}$
3	4	5	2	4	3	4	4	5	10	2	9	6	2	4
6 5	2 3	11 4	2	5	4 3	2 5	12 2	2	8 5	8 9	10 9	10	7 7	6 4
11	5	15	3	5	7	7	14	3	13	17	19	19	14	10
1	1	1			1		2					1	1	2 1
	2	1			1		2		l			1	2	3

lxxxix.

A STATE OFFICE & SALES FOR A STATE OF A STAT			nyd gaydan mais	TO THE BUILD		*// (0.00 **)					
COUNTIES.	78 years.	79 years.	80 years.	81 years.	82 years.	83 years.	84 years.	85 years.	86 years.	87 years.	88 years.
Total Males Total Females											
Grand Total							1,1,,,	• • • • •			
Hastings: Males Females	2 2	1 1	8	2 2	6 4	1 1	1 1	1 1	1 1		1
Total	4	2	8	4	10	2	2	2	2		1
Huron: Males Females	<u>-</u> 1	1	7 4	3 2	3 4	2	1 2	1	3 3	2	1
Total	5	2	11	5	7	3	3	2	6	3	1
Kent: Males Females	5 1	4	4	1 7	2 3	1	2	$\frac{2}{1}$	1 1	3	1
Total	6	4	4	8	5	1	3	3	2	3	l
Lambton: Males Females	1	1.	3 3	1		2	$\frac{1}{2}$	3 1	1 1	····i	
Total	2		6	1		3	3	4		1	
Lanark: Males Females	1 1	3 3	2 2	1	1 3	3	1 1	1 1	1	2	1
Total	2	6	4	1	4	4	2	2	1	3	1
Leeds and Grenville: Males Females	7 2	5 3	7	6 3	5	4	7	1 3	2	3	3 2
Total	9	8	8	9	6	8	8	4	2	4	5
Lennox and Addington: Males Females	1	1	1	1	4	2	$\frac{2}{2}$	1	2		2
Total	2	1	1	1	4	2	4	1	2		2
Lincoln: Males Females	3 2	$\frac{2}{2}$	3 4	2 4	3 1	2	1	2		4	1 1
Total	5	4	7	6	4	2	1	2	1	4	2
Middlesex: Males Females	7 2	4 3	5 6	2 2	3 2	1 4	4 6	3 2	3	3	2
Total	9	7	11	4	5	5	19	5	3	4	2
Muskoka and Parry Sound: Males Females				1 1				1			
Total				2				1			

BY AGES, 1880—Continued.

and the same of		en a produce of the time at a		Property of State			argen in the cities		- A	4 53 33 to the last 10 43				
89 years.	90 years.	91 years.	92 years.	93 years.	94 years.	95 years.	96 years.	97 years.	98 years.	99 years.	100 years.	Over 100 years.	Unknown.	Total.
					1									
														· · · · · · · · · · · · · · · · · · ·
• • • • • •														
	-		-	===		===		===						
	3	$\frac{2}{1}$	1		1							1	3 5	320 288
	3	. 3	1	1	1							1	8	608
1	2				1						••••		15 5	313 272
1	2				1								20	585
1							2					1 1	8 7	262 252
1							2					2	15	514
1 1	1			1			1		1			1	5 2	247 219
2	1		,	1			1		1			1	7	466
1 2	2	1 1.	1		1	1	• • • • • •		2				2 2	116 99
3	2	2	1		1	1		• • • • • • • • • • • • • • • • • • • •	2				4	215
1	1 1	2 2	2			$\frac{2}{2}$	1			• • • • •			9 15	318 277
1	2	4	2			4	1				• • • • • •		24	595
1	····i			1				• • • • • •			• • • • • •		5 3	148 116
1	1			1									8	264
1	$\frac{1}{2}$						1		• • • • • •		• • • • •		4 13	243 254
1	3			••••			1			• • • • • •		• • • • • • •	17	497
3	1	2	1	••••	2	1		• • • • • •	• • • • • •		• • • • • •	1 1	18 45	569 489
3	1	2	1		2	1				•••••		2	63	1058
		• • • • • •	····i										3 9	85 100
			1		!	i]			1	12	185

								u		1111	
COUNTIES.	Under 1 year.	1 year.	2 years.	3 years.	4 years.	5 years.	6 years.	7 years.	8 years.	9 years.	10 years.
Total Males										 	
Grand Total											
Norfolk: Males Females	47 33	11 13	6 5	2 4	4 6	3	1 3	2	6	2	2 1
Total	80	24	11	6	10	3	4	2	7	3	3
Northumberland and Durham: Males Females	54 42	22 18	15 6	6 8	4 4	3 3	1 5	4 1	5 2	4 1	$\frac{2}{2}$
Total	96	40	21	14	8	6	6	5	7	5	4
Ontario: Males	67 56	13	2 10	4 3	2 3	1 5	1 1	1	1 1	1 2	2
Total	123	20	12	7	5	6	2	1	2	3	2
Oxford: Males Females	66 54	9 10	7 6	3 5	3 2	2 3	5 1	2 1	$\frac{1}{2}$	4	2
Total	120	19	13	8	5		6	3	3	4	2
Peel: Males Females	23 12	4	8 4	2	3	4	1				1
Total	35	5	12	3	3	4	1				1
Perth: Males Females	78 39	10 9	13 8	11 12	8	10	9 6	2 2	4 4	2 2	1 1
Total	117	19	21	23	16	15	15	4	8	4	2
Peterborough: Males. Females.	44 35	8 9	3	3 2	4 2	1		1	3	$\frac{2}{2}$	
Total	79	17	4	5	6	1		1	3	4	
Prescott and Russell: MalesFemales	63 35	16 12	2 16	13 9	11 8	2 5	2 3	2	4 5		2 3
Total	98	28	18	22	19	7	5	2	9		5
Prince Edward: Males Females	15 20	14 6	4 5	1 4	$\frac{1}{2}$	3	3 3	2 5	1	- -	1 1
Total	35	20	9	5	3	4	6	7	1	1	2
Renfrew: Males Females.	30 25	7 4	4	4 2	2	1 1	2 3	1	2	1	
Total	55	11	4	6	3	2	5	1	2	1	

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AGES, 1880—Continued.

-	1	1	1		!	1	1	-	LANGER	I I	-			THE PROPERTY OF
11 years.	12 years.	13 years.	14 years.	15 years.	16 years.	17 years,	18 years.	19 years.	20 уеагв.	21 years.	22 years.	23 years.	24 years.	25 years.
			_==	 		===				=	=			
	1	1 2	2	2 1	2	1	3	.4	····i	$\begin{vmatrix} 2\\4 \end{vmatrix}$	1	_i	2 3	2
	1	3	2	3	2	1	3	6	1	6	2	1	5	2
3 1	4	_i	3 2	2 3	3 3	5	5 6	2 6	2	4 6	4	5 4	5 3	3 7
4	4	1	5	5	6	5	11	8	3	10	5	9	8	10
1		3	1 2	1 4	2 2		2 3	3 1	3 2	4 1	1 4	5 6	2	2 3
1		3	3	5	4	3	5	4	5	5	5	11	3	5
$\frac{1}{2}$	1 3	1		1 1	2 4	1 1	2 3	2 1	3 1	$\frac{2}{3}$	2 4	2 5	3	1 3
3	4	1		2	6	2	5	3	4	5	6		5	4
1	1	1		1	1	1	4	<u>1</u>	1	1	2	1	1	1
1	1	1		1	1	1	4	1	1	1	3	1	2	1
$\frac{1}{3}$	2 2	1 3	2	$\begin{bmatrix} 2 \\ 2 \end{bmatrix}$	2 2	$\frac{1}{2}$	$\frac{2}{3}$	2	2 3	1	2 2	2 3	1 3	1 2
4	4	4	2	4	4	3	5	- 2	5	2	4	5	4	3
	i		1	$\frac{1}{2}$	2	1 4	2	1	1	4 2	3		i	3
	1		1	3	3	5	2	1	1	6	3	• • • • • •	1	3
	3 1	2		1	1 1	2 1	 5	3 1	1 3	1 1	$\frac{3}{1}$	2 2	3 5	2
	4	2		1	2	3	5	4	4	2	4	4	8	2
	1 1	•••••	2	1	3	1	2	$\begin{bmatrix} 2\\2\\1 \end{bmatrix}$	1 2	1	3 3	2	3 2	1
	2		2	1	7	1	2	4	3	2	6	2	5	2
1	2		2 3	$\frac{1}{2}$		2	2	i	2	1	1 2	1 2	1	1 3
1	2		5	3		2	2	1	2	1	3	3	1	4

xciii.

							o programme of the second	Company of the Co			
COUNTIES.	26 years.	27 years.	28 years.	29 years.	30 years.	31 years.	39 years.	33 years.	34 years.	35 years.	36 years.
Total Males											
Grand Total	 										
			1								
Norfolk: Males Females	2 3	····i	2	$\begin{vmatrix} 1\\ 2 \end{vmatrix}$	$\begin{array}{c c} 1 \\ 1 \\ 2 \end{array}$	1 2	1	2	2	1 1	1
Total	5	1	2	3	3	3	1	2	2	2	1
Northumberland and Durham: Males Females	3 9	4 5	1 5	5 7	6 3	6	2 2	4 4	3	2	2 3
Total	12	9	6	12	9	6	4	8	3		5
Ontario:											
Males	5 3	3 3	3	1 3	1 2	1 4	3 3	1 6	3 2	4	2 1
Total	8	6	5	4	3	5	6	7	5	4	3
Oxford: Males Females	.5 1	5	3 2	1 2	1 4	2	2 3	1	3	2	
Total	6	5	5	3	5	2	5	1	3	3	
Peel: Males Females	····i	1	1	1 1	4		2 1	3	2	1 1	1 2
Total	1	1	1	2	4		3	3	2	2	3
Perth: Males Females	1 3		3 3	3	3	2	2	2 4	1	3 2	
Total	4	2	6	3	3	3	2	6	1	5	
Peterborough: Males	1	1		2	1	4		3	1	1	 4 1
Total	2	1			1	4		4	1	1	5
Prescott and Russell: MalesFemales	1 2	1	i		2		3	4	2	2 3	1 3
Total	3	2	1		3		3	4	2	5	4
Prince Edward: Males Females	4		2 2	2	1 2		3 3	2 3	1		
Total	4		4	2	3		6	5	2		
Renfrew: Males Females	1 I	1 1	1 2		1 2		2 1	1			2
Total		2	3		3		3	1			

xciv.

AGES, 1880—Continued.

	even decadances	e programe of	-	-										
37 years.	38 years.	39 years.	40 years.	41 years.	42 years.	43 years.	44 years.	45 years.	46 years.	47 years.	48 years.	49 years.	50 years.	51 years,
•••••													-	
	===		 					===					 =-	
1			2	2	1		1 2	1		1 1	1 1	i	2	1
1			2	2	1		3	2		2	2	1	2	1
i	2 2	1 3	1 1	1	2 3	3 2	3 2	3	6	1 2	1	5 2	3 3	1 1
1	4	4	2	1	5	<u>5</u>	5	3	6	3	1	7	6	2
	$\frac{2}{2}$	3 2	1	1	4	$\frac{1}{2}$	4	2 1	1	2 4	1	1	1 3	1
	4		2	1	4	3		3	1	6	1	1	. 4	1
1	1	3	2 2		$\frac{1}{2}$	2 2	1	1	1 2	2 2	1	2	1	1
1	1	3	4		3	4	1	2	3	4	2	3	2	1
3	1 1	1			2 2	1	1	2 4	1	2	1			1
4	2	1			4	1	1	- 6	1	2	1			1
3	2 2	2	1 2	3 4		1	3 2	1 6	2 2	2	3	2	1 2	1
3	4	2	3	7		2	5	7	4	2	3	2	3	1
1	1	1	i i		3	1	2	3	1 1	i	3	1	2	
2	2	2	1		3	2	$-\frac{2}{-}$	3	2	1	3	2	3	
1	3	1			1		1						1	1
1	3	1			2		1						2	1
			1	1	2	2 2	2 1	1	3	2	4	1	1	1
			1	1	2	4	3	1	3	2	4	1	3	1
2	1	1	4				1	$-\frac{1}{2}$	1 2	2 1 	1	1	1	1
2	1	1	4	2			1	3	3	3	1	1 ,	1	1_

TABLE G.—DEATHS BY

		200 /MICCORD	0000 E C	nesemprimer			NAME AND ADDRESS OF THE OWNER,	77 8 Miles Sanders and		CONTRACTOR PROPERTY	
COUNTIES.	52 years.	53 years.	54 years.	55 years.	56 years.	57 years.	58 years.	59 years.	60 years.	61 years.	62 years.
Total Males											
Grand Total											
Norfolk : Males Females		1	3	1	1 2	3	3 2	1	1 1	1 2	1 2
Total		1	3	1	3	3	5	1	2	3	3
Northumberland and Durham: Males Females	1 3	$\frac{2}{1}$	2 4	3 2	2 2	1 2	2	4 ŏ	5 4	4	2 5
Total	4	3	6	ŏ	4	3	2	9	9	5	7
Ontario: Males Females	1 2	1 2	1	2	3 2	1	$\frac{2}{1}$	2	3 2	4 4	5 2
Total	3	3	1	2	5	2	3	2	5	8	7
Oxford: Males Females	2 2	1	1 2	1	4 4	1 2	4 2	3	3 2	3 5	1 3
Total	4	1	3	1	8	3	6	4	5	8	4
Peel: Males Females	2 2	3		2	4	2			5		3 2
Total	4	2		2	5	2			5		5
Perth: Males Females		1 1	1 4	_i	6 1	4 1	2 1		4	1	3
Total		2	5	1	7	5	3	1	-4	1	3
Peterborough: Males Females	1 1	1		2	1 1	1	2 2	2	$\frac{1}{2}$	1	$\frac{1}{3}$
Total	2	1		2	2	1	4	2	3	1	4
Prescott and Russell: Males Females	1	1 1	 	i	2	1	1 1		2 1		2
Total	2	2		1	2	1	2		3		2
Prince Edward : Males Females	2		1	1	1		1		$\frac{1}{2}$	2 2	4 3
Total	2		1	1	1	1	1		3	4	7
Renfrew: Males Females		····i	1	1	3	1	1	··· ·i	1	1	1
Total		1	1	, 1	3	1	1	1	1 . 1	1	2

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AGES, 1880—Continued.

									TURNING I				TO CHEMICALIS	TES PERSONS ASSESSED
63 years.	64 years.	65 years.	66 years.	67 years.	68 years.	69 years.	70 years.	71 years.	72 years.	73 years.	74 years,	75 years.	76 years.	77 years.
					••••									
													-	
			===				===			-			<u>-</u> -	
3 1	1	1 1	1 2	4	1 2	3 2	1 2	1	5	2 3	1	1 3	1 1	$\frac{2}{1}$
4	1	2	3	4	3	5	3	1	5	5	1	4	2	3
3 2	1 5	6 8	5 4	6 3	2	4 3	4 5	10 4	6 4	8	3 7	3	8 9	4 4
5	6	14	9	9	3	7	9	14	10	8	10	4	17	8
··· i		3 1	2 2	2 2	1		5 2	2	$\frac{2}{3}$	3 1	2 3	3	$\frac{2}{2}$	2 1
1		4	4	4	1		7	2	5	4	5	4	4	3
3 L	4	1 2	3 2	2	4 1	2	2 4	4	3 3	4 5	3 3	1 4	3 1	3 1
4	4	3	5	3	5	2	6	5	6	54	6	5	4	4
1	2	2 2	2	1 2	3 2	2	7	1	1 3	2	$\frac{1}{2}$	2 2	3 2	6
1	2	4	2	3	5	2	7	1	4	2	3	4	5	6
3 2	3 2	3 4	3 2	1 2	3 3	5 1	5	3 1	3 2	5 5	3	4 2	1 5	1
5	5	7	5	3	6	6	5	4	5	10	4	6	6	1
1	1 1		$\frac{2}{3}$	2	$\frac{1}{2}$	1	2	$\frac{1}{2}$	$\frac{2}{2}$	2	4	2 2	2 2	2
2	2		5	2	3	1	2	3	4	2	4	4	-1	2
1	<u>2</u>	1		1	1 1	$\frac{2}{1}$	3		2 5	$\begin{bmatrix} 2\\2 \end{bmatrix}$	3	5 3	4	1 1
1	2	1		1	2	3	4		7	4	2	8	5	2
2	2		3	1 2	3	1 1	3 2	$\frac{2}{2}$	1	$\frac{1}{3}$	1 1	5 2	1	$\frac{1}{2}$
3	2		3	3	4	2	5	4	1	4	2	7	2	.3
1	1 2	2		1	1	1	2/3	1	3			8	1 3 1	2
1	$\frac{}{3}$	3		1	1	1	5 xevi		4		1	9 1	4	2

TABLE G.—DEATHS BY

COUNTIES.	78 years.	79 years.	80 years.	81 years.	82 years.	83 years.	84 years.	85 years.	86 years.	87 years.	88 years.
Total Males			ļ		 						
Grand Total											
Norfolk: Males Females	2	1	3 3	1 1	4 2	2	1 1		2	2	1
Total	2	1	6	2	6	3	2	•••••	2	3	1
Northumberland and Durham: Males Females	5 8	3 4	11 7	5 4	4 5	3 1	1 3		3	6	2 3
Total	13	7	18	- g	9	4	4		3	6	5
Ontario : Males Females	2 4	4 3	2 2	1 2	2 2	2	2	2	1	1 1	1 3
Total	6	7	4	3	4	2	2	3	1	2	4
♦)xford : Males Females	2 3	;; 1	5 3	3	3	1	2 3	2 4	4	i	2
Total	5	4	8	3	4	1	5	6	4	1	2
Peel: Males Females	3 3	2 2	5 1	4	1 2	2 5	2 1	4 1	i	1	2 2
Total	б	4	6	4	3	7	3	5	1	1	4
Perth: Males Females	$\frac{1}{2}$		····i	2 2	2	3	1 2		1	1	2
Total	3		1	4	2	4	3		2	1	2
Peterborough: Males Females	$\frac{2}{1}$	1	2 2	2	2			2 2	1 1		2
Total	3	2	4	2	2			4	1		2
Prescott and Russell: Males Females		1	1	1	3	1	1	1 1	2	1	
Total		1	2	2	3	1	2	2	2	1	
Prince Edward : Males Females	4	1	i	1	3		1	1	1	1	
Total	4	1	1	1	3		1		1	1	
Renfrew: Males	• • • • • •	1 1	3 1		2 2		2				!
Total		2	4		4		2				2

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AGES, 1880—Continued.

Approximation and	-													
89 years.	90 years.	91 years.	92 years.	93 years.	94 years.	95 уеагя.	96 years.	97 years.	98 years.	99 years.	100 years.	Over 100 years.	Unknown.	Total.
							••••							
				•••••										
2		i	1 1										2	170 171
2		1	2										2	341
	1	3	2	1	1	2		1					5 5	380 349
	1	4	3	2	1	2		1					10	729
	3	1		1								2	9 11	251 247
	4	2		1								2	. 20	498
	1	1		1		1	····i	1					2 3	254 235
	1	1		1		1	1	1					5	489
1	1											3	6 7	157 111
1	1	 								• • • • • •		3	13	268
		i				• • • •		1			1		11 13	295 246
		1						1		• • • •	1		24	541
2	1		2	1		2							2 5	152 144
2	1		2	1		2			i				7	296
			1	1	1			1					1 5	193 187
			1	1	1			1					6	380
2	1				1								1 1	133 134
2	·												2	267
				1				1	1			i	1	118 110
*****	1	1	1	1	1			1	1		1	1	1	228

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TABLE G.—DEATHS BY

			P.M.Springer (#E.W		E SUCE SUCSESSION			L (),	TO ALL		***************************************
COUNTIES.	Under 1 year.	1 year.	2 years.	3 years.	4 years.	5 years.	6 years.	7 years.	8 years.	9 years.	10 years.
Total Males									 		
Grand Total			••••								
						<u> </u>				<u> </u> ===	===
Simcoe: Males Females	69 50	13 8	12 9	7 3	3 5	4 1	4 4	4 3	2 2	4 3	2 2
Total	119	21	21	10	8	5	8	7	4	7	4
Storm't, Dundas & Glengarry: Males Females	58 58	13 14	13 9	14 7	5 4	8 4	1 5	5 2	7 1	3 1	1
Total	116	27	22	21	9	12	6	7	8	4	1
Thunder Bay : Males	3 5	···· ₂		i 1							
Total	8	2		1							
Victoria : Males	24 20	3 5	2 4	4 4	5 1	2	4 2	1	4 2	3	1
Total	44	8	6	8	6	2	6	1	6	3	1
Waterloo: Males Females	71 53	$\frac{25}{24}$	16 13	13 8	4 8	4 6	4 3	3 3	3 4	3 1	$\frac{1}{2}$
Total	124	49	29	21	12	10	7	6	7	4	3
Welland: Males Females	51 27	9 10	5 6	7 4	2 3	3 3	3	3 1	2 4	1	2
Total	78	19	11	11	5	6	3	4	6	1	2
Wellington: Males Females	98 76	30 20	17 8	8 9	8 11	5 3	1 8	3 6	3 2	2 3	3 2
Total	174	50	25	17	19	8	9	9	5	5	5
Wentworth: Males Female	153 130	28 40	23 20	12 15	9 13	8 10	4 6	5 1	4 2	$\frac{2}{1}$	$\frac{1}{2}$
Total	283	68	43	27	22	18	10	6	6	3	3
York: Males Females	345 303	102 75	35 43	19 27	23 12	13 15	11 4	9 14	2 5	2 6	1 3
Total	648	177	78	46	35	28	15	23	7	8	4

AGES, 1880—Continued.

-														
11 years.	12 years.	13 years.	14 years.	15 years.	16 years.	17 years.	18 years.	19 years.	20 years.	21 years.	22 years.	23 years.	24 years.	25 years.
	•••••			• • • • • •		••••			••••		• • • • •			•••
				• • • • •				****		•••••	•••••			
===						===			===					====
$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	1 4	5 2	2	$\frac{1}{2}$	3 1	$\frac{2}{2}$	4 4	1 3	5 2	5 4	7 4	2 5	2 4	4 3
3	5	7	3	3	4	4	8	4	7	9	11	7	6	7
1 3	1 3	$\frac{3}{2}$	$\frac{1}{2}$	$\frac{2}{3}$	2 1	3 1	3	$\frac{2}{2}$	$\frac{1}{2}$	3 5	$\frac{2}{2}$	4	2 3	3 5
	4	<u>-</u> 5	$\frac{z}{3}$	5	3	$-\frac{1}{4}$	3	$-\frac{2}{4}$	3	8	$\frac{2}{4}$	8	5	8
		••••				• • • • • •	1		_i		• • • • • •			
							1		1					
2	3		1		1	1 2	1 1		4	2	1	1 4	1 1	
2	3		1			3	2		4	2	1	5	2	
			 				!——— 		<u> </u>					
1 1	·····2		2 3	3	1	5 2	2 2	3 3	3	5 5	<u>.</u>	2	2 4	1
2	2		5 	3	1	7	4	6	3	10	2	2	6	2
1	• • • • •		1 3	1	1 2	$\frac{2}{3}$	$\frac{1}{2}$	3	$\begin{vmatrix} 2\\2 \end{vmatrix}$	2 2	$\frac{1}{3}$	3	<u>i</u>	3 3
1			4	1	3	5	3	3	4	4	4	3	1	6
3 2	2	5 1	1	1	$\frac{1}{2}$	3 2	3	2 3	1 4	2 2	3 3	4 5	5 7	$\frac{2}{5}$
5	2	6	2	1	3	5	3	5	5	4	6	9	12	7
1	3	1	2 4	2 2	1 3	4 4	4 3	2 4	3 5	9 6	5 3	4 7	3 3	2 6
1	4	2	6	4	4	8	7	6	8	15	8	11	6	8
3 4	4 2	4 4	4 5	8 3	4 3	3 3	4 7	4 5	11 8	10	5 8	6 9	8 15	9
7	6	8	9	11	-7	6	11 ci.	9	19	14	13	15	23	17

TABLE G.—DEATHS BY

						1	Арш	u	DE	11115	Di
COUNTIES.	26 years.	27 years.	28 years.	29 years.	30 years.	31 years.	32 years.	33 years.	34 years.	35 years.	36 years.
Total Males											
Grand Total											
Simcoe:	==										
Males Females	5	5	3	1 6	7	1 1		4	3	4 1	3
Total	7	7	6	7	9	2		4	4	5	4
Storm't, Dundas & Glengarry: Males Females	2 3	1 3	1	2 5	2 2	1	4 2	$\frac{2}{3}$	$\frac{2}{3}$	1	4 2
Total	ő	4	2	7	4	1	6	5	5	1	6
Thunder Bay: Males Females	1		1				ii				· · · · ·
Total	1	•••••	1				1				
Victoria : Males	1 1	$\frac{2}{1}$	1 1	2	2 3	1	ii	₁	····i	3 1	1 4
Total	2	3	${2}$	2	5	1	1	1	1	4	5
Waterloo: Males Females	2 2	2	4	1	2 3	1	1	1 1	1 3	$\frac{1}{2}$	1
Total	4	2	4	1	5	1	1	2	4	3	1
Welland: Males Females	2 2	6	$\frac{2}{2}$	2 2		2	1 1		1	1 3	2 4
Total	4	6	4	4		2	2		1	4	6
Wellington: Males Females	4 3	2 5	3 5	1 1	2	2	3 2	6 5	3 3	2	1
Total	7	7	8	2	3	3	5	11	6	2	2
Wentworth: Males Females	4	3 9	2	1 4	4 3	4 3	7 2	4	2 5	4 5	5 3
Total	8	12	3	5	7	7	9	4	7	9	8
York: Males Females	9 6	7 9	7 13	10 5	10 4	11 7	8 8	12 6	4 5	9 5	5 8
Total	15	16	20	15	14	18	16	18	9	14	13

AGES, 1880—Continued.

EMPONENT AND ADDRESS OF THE PARTY AND ADDRESS	.,			rocce.				-, .						ar Text Distance
37 years.	38 years.	39 years.	40 years.	41 years.	42 years.	43 years.	44 years.	45 yeurs.	46 years.	47 years.	48 years.	49 years.	50 years.	51 years.
											•••••			
										••••				
											====			===
5 2	3 4	1	1	$\frac{2}{2}$	1 4	3	5	$-\frac{2}{1}$	5 	4 2	1	2	1	
	7	2	3	4	5	3	6	3	<u>5</u>	6	1	2	- 2	
2 1	1 3	1	2 4	1	3	2	$\frac{1}{2}$	3 3	2	1	3 3	1	4	2
3	4	2	6	1	3	2	3	6	2	2	6	1	6	2
		1				· · · i						1		
		1				1						1		
_i	i		2	1			i i	2		$\begin{bmatrix} \dots \\ 2 \end{bmatrix}$	2	1 1		
1	1		$\frac{2}{2}$	1			1			2	2	2		
1	1	1	1 3	1	2 4	2	1 2	$\frac{2}{1}$	2	2	2	1	0 0	1
1	1	1	4	1	6	2	3	3	3	2	2	2	3	1
·····2	1	1	2 2		1	1		2	3	1 1	2 2		4	
2	2		4		1	5		2	3	2	4		5	
1 2	1 2	1	1	1	3 4	2 2	1	7	$\frac{6}{3}$	5	$-\frac{3}{4}$	$\frac{1}{3}$	2	3
3	3			3	7	1	1	6	1	8 5			5	4
$\frac{3}{3}$	$\frac{2}{2}$	3	3	2	5	$-\frac{4}{5}$	$-\frac{7}{8}$	2	3	7	3 1 4	$\begin{vmatrix} \frac{3}{7} \end{vmatrix}$	3 8	4
4	7	12	8	4	4 5	4 5	6 6	6 11	6	8 4	4 3	1 5	6 15	
$=\frac{6}{10}$		$\frac{9}{21}$		10		9	12 ciii	17		12	7	6	1	
							CHI	•						

TABLE G.—DEATHS BY

								-			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
COUNTIES.	52 years.	53 years.	54 years.	55 years.	56 years.	57 years.	58 years.	59 years.	60 years.	61 years.	62 years.
Total Males											
Grand Total	• • • • •										
Simcoe: Males Females Total		1 1 2	1	4	4 1	2	2 2	2	44	$\begin{array}{c} 1\\1\\-\\-\\2\end{array}$	$\frac{1}{2}$
Storm't. Dundas & Glengarry : Males Females	1 2	3	2	2 1	3 1	3	2 4	1 1	4 2	2	$\begin{bmatrix} 2\\2\\2 \end{bmatrix}$
Total	3	3	2	3	4	4	6	2	6		4
Females				••••							
Victoria : Males Females			3		2		2	2	3 2	2	1
Total			3	•••••	3			$-\frac{2}{-}$	5		1
Waterloo: Males Females	2	1		5 1	2 1	5	1	5 1	3 2	$\frac{1}{2}$	3
Total Welland:					3		1	6	5	3	3
Males	1 4	$\begin{bmatrix} 2 \\ 1 \end{bmatrix}$	····i	$\begin{bmatrix} 2 \\ 2 \end{bmatrix}$	1 1	1 1	3 1	1	6 4	···i	2 1
Total	5	3	1	4	2	2	4	1	10	1	3
Wellington: Males Females	3 3	4 2	$\begin{bmatrix} 2\\1 \end{bmatrix}$	3 2	3 2	4	4 2	$\begin{bmatrix} 2\\1 \end{bmatrix}$	$\begin{bmatrix} 2 \\ 1 \end{bmatrix}$	3 3	5 1
Total	6	6	3	5	5	5	6	_ 3	3	6	6
Wentworth: Males Females	5 2	2	5 3	3 4	3 1	4	6 5	1 4	9 4	2 3	7 3
Total	7	6	8	7	4	4		5	13	5	10
York: Males Females	1 7	4 2	10 4	6 11	9 4	6 1	8 12	5 4	9 7	12 5	8 5
Total	8 1	6	14	17 i	13	7	20	9	16	17	13

AGES, 1880—Continued.

***************************************		DIEC ME ATTROPO	-			NAME OF STREET		Toriversion, 10	dat.		-	•		
63 years,	64 years.	65 years.	66 years.	67 years.	68 years.	69 years.	70 years.	71 уеагя.	72 years.	73 years.	74 years.	75 years.	76 years.	77 years.
			===											
1	1	3	3	2 2	3	3 4	3	1		6 3	1	8 2	1	3 3
2	1	7	4	4	4	7	7	1	7	9	1	10	3	6
2 2	$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	1		3	4 2	1	3 1	2	4 2	8 2	4 3	4 4	4 2	1 2
4	3	5	1	3	6	1	4	3	6	10	7	8	6	3
							• • • • • •							
2	1	1	1	$\frac{2}{1}$	1 1	3	3 1	$\frac{3}{2}$		1 1	1	1 3	5 1	2 3
	1	1	1	3	2	3	4	5		2	1	4	6	5
3 1	5 4	7 2	3 2	4 4	2 5	5 3	5 4	2 4	$\frac{2}{1}$	3 3	3	2 3	$\frac{1}{2}$	$\frac{2}{2}$
4	9	9	5	8	7	8	9	6	3	6	6	5	3	4
2	1	2	1	1	1 1	$\begin{bmatrix} 2 \\ 3 \end{bmatrix}$	$\begin{bmatrix} 7 \\ 2 \end{bmatrix}$	$\frac{1}{3}$	$\frac{3}{2}$	2	3	5 1	$\frac{2}{1}$	i
2	1	2	1	1	2	5	9	4	5	2	3	6	3	1
2	$\begin{bmatrix} 2 \\ 2 \end{bmatrix}$	$\frac{5}{2}$	3 1	1 5	6 3	5 1	7 4	5 5	2 5	4 2	5 4	8 4	2	3 1
2	4	7	4	6	9	6	11	10	7	6	9	12	2	4
3 7	3 3	5 8	7 6	6	6	2 8	5 7	4 2	$\begin{bmatrix} 2\\1 \end{bmatrix}$	4 3	1 4	10 4	9 5	2 5
10	6	13	13	16	9	10	12	6	3	7	5	14	14	7
6 3	11 5	9	6 5	9 7	8 7	9 7	12 8	6 4	6 5	8 5	8 4	6 3	3	5 3
9	16	15	11	16	15	16	20	10	11	13	12	9 [7 1	8

TABLE G.—DEATHS BY

37/2	Marie Ta	লক্ষা হল কা		-				gardens distra	Market Glass com	rent on the same	
COUNTIES.	78 years.	79 years.	80 years.	81 years.	82 years.	83 years.	84 years.	85 years.	86 years.	87 years.	88 years.
Total Males											
Grand Total							'				
		===									
Simcoe: Males Females	2 7	3	7	2 1	4 1	1 3	3 4	3 2	2	1 3	2
Total	9	4	14	3	5	4	7	5	2	4	2
Storm't, Dundas & Glengarry : Males Females	4 4	4 3	4 6	1 3	3	1 7	$\frac{2}{5}$	$\frac{1}{2}$	5 3	1	i
Total	8	7	10	4	8	8	7	3	8	1	1
Thunder Bay: Males Females											
Total						 					
Victoria : Males	1		2	1	2	<u>1</u>	1 1	1	1 1	1	
Total	1		2	1	2	1	2	1	2	1	
Waterloo: Males Females	3	3	6 6		1 2	4	$\frac{1}{2}$	2	2	2	
Total	6	3	12		3	5	3	3	2	2	
Welland: Males Females	1	2 2	4		1	1	$\frac{1}{2}$	2 2	1 3	1 1	1
Total	2	4	5		1	1	3	4	4	2	1
Wellington: Males Females	4 6	1	8 2	3 2	3 2	3	2 4	3 3	2 3	1	1
Total	10	1	10	5	5	7	6	6	5	1	2
Wentworth: Males Females	1 5	3	8 2	5	4 5	4 3	2 6	4 1	2	2	1 3
TotalYork:	6	3	10	5	9	7	8	5	2	3	4
York: Males Females	8	6 4	9 4	7 6	4 4	7	6 3	1 5		1 4	1 1
Total	10	10	13	13 evi.	1 8	7	9	6	6	5	2

AGES, 1880—Continued.

89 years.	90 years.	91 years.	92 years.	93 years.	94 years.	95 years.	96 years,	97 years.	98 years.	99 years.	100 years.	Over 100 y'rs.	Unknown.	Total.
						• • • • • •						• . • • • •		
									===					
1	3			1	1				i			2 3	$\frac{21}{20}$	338 289
1	3	••••		1	2			1	1			5	41	627
1	1 1	2	1	1	1		1	2	1		<u>i</u>	1 1	25 25	325 314
2	2	2	1	1	1		1	2	1		1	2	50	639
													3	9 15
											• • • • • •	1	6	24
1	1			1		i							6 6	136
1	1			1		1					•••••			
2	1		1		1						• • • • •	·····i	···i	296 268
2	11		1	<u> </u>	1							1	1	564
1					i	1						1	4 5	192 184
1					1	1						1	9	376
1	····i	1 3		i		1	2			1		1	4 15	406 354
1	1	4		1		1	3			1		1	19	760
i	3	1	1				····i	1		1			10	539 519
1	3	1	1				1	1		1			14	1058
1	1		i	1	1	1	1	i	1		1	2	58	1070 1020
1	1	·	1	1	1	1	1	1	2	1	1	2	58	2090
							cvii	•						

TABLE H.—DEATHS

							-	
COUNTIES.	Ag	gents.	Ar	tists.	Brick	makers.	Black	csmiths.
	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
Algoma Brant Bruce Carleton Elgin Essex Frontenac Grey Haldimand Halton Hastings Huron Kent Lambton Lanark Leeds and Grenville Lennox and Addington Lincoln Middlesex Muskoka and Parry Sound Norfolk Northumberland and Durham Ontario Oxford Peel Perth Peterborough Prescott and Russell Prince Edward Renfrew	1 2 2 1 1 4	137 43 59 123 104 72 45 141 45 25	1 1 2 1	47 51 47 43	1 2	51 41 50	1 3 2 2 3 3 5 5 2 2 2 2	182 58 141 134 21 184 54 61 52 81 198 64 202 138 241 217 93 112
Renfrew Sinncoe. Stormont, Dundas and Glengarry Thunder Bay Victoria Waterloo Welland Wellington Wentworth York	1 1 1 1 1 1 9	79 76 65 35 33 484	3	148	2	111	1 3 4 4 2 1 5 6	258 144 56 309 295
Total	32	1611	8	336	7,	297	68	3840

BY OCCUPATIONS, 1880.

	ers and tillers.	Brick	dayers.	Bar	bers.	Buto	hers.	Book-	keepers.	Baı	nkers.	aı	kers ad tioners.
No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
1	52	1 1 2 1 1	58 64 53 113 22	1	24 	1 1 1 1 1 1 1 1 1 1 1	115 50 87 72 75 137 54 35 81 79 84 21	2	36 84 81 47 84 137 27 182 21	1	28 23 48 30 57	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	56 80 69 81 81 124 94 60 67 61 52
i i	73	1 3	75 168	1 1 1 1	26 58 66 23	2	146	1 3 5	47 156 198	3 1	103	1 2	68
÷)	179	11	579	8	371	20	1140	24	1128	9	320	19	1232

TABLE H.—DEATHS BY

COLUMNITIO	Carp	enters.		binet- kers.	Coo	opers.	C	ooks.
COUNTIES.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
Algoma Brant Bruce Carleton Elgin Essex Frontenac Grey Haldimand Halton Hastings Huron Kent Lambton Lanark Leeds and Grenville Lennox and Addington Lincoln	6 3 3 4 4 4 4 1 1 7 4 7 4 7 6 6 4 3 7	359 150 166 240 287 190 37 224 396 182 265 156 422 171 206 352	1 1 1 1 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1	70 62 33 60 49 142 52	1 1 1 1 1	52 33 64 81 51 36 72	i	56
Middlesex Muskoka and Parry Sound. Norfolk Northumberland and Durham. Ontario Oxford Peel Perth Peterborough Prescott and Russell	4 3 1 5 6 4 2 4 1 2	296 213 82 284 258 210 146 262 52 93	3 1 1	121 23 58	1 3 1 1 1	65 199 84 73 81		
Prince Edward Renfrew Simcoe Stormont, Dundas and Glengarry Thunder Bay Victoria. Waterloo Welland. Wellington Wentworth York	1 3 5 3 4 3 5 2 17 20	285 132 257 147 269 130 1049 1159	1 1 1 1 4 2	74 63 42 85 248 76	1 1 2 1 1 2 3	58 143 71 81		
Total	165	9261	30	1606	29	1659	2	121

OCCUPATIONS, 1880—Continued.

a	mists nd ggists.	Clerg	gymen.	a	ractors nd lders.	Car and Ma	riage Waggon kers.	Der	ntists.	Eng	ineers.	Ed	itors.
No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
		i	80									!	
		1	$ \begin{array}{c} 25 \\ \dots \\ 26 \end{array} $	3 1	237 84								43
1	45		20	4	259	1	₂₁			4 1	169 27	1	70
1	39	·····i	72	1	49		• • • • • • • • • • • • • • • • • • • •			2			
1	43					1 1	45 53			2	115		
1	24	2	113	1 1	$\frac{75}{70}$		 86			3	95		
		1	82	3	207					1			
		2	138	1	້ ເງິກໍ		123				• • • • • • • • • • • • • • • • • • • •		
		1 1	66 77		• • • • • • • •	1	76 80						
		2 1 1	62 77 45	1	44	1	93 32				• • • • • • • • • • • • • • • • • • •		
		2 2	133 147							1 1	75 73		
2	65					1	67						
						2	70						
1	61	1	73			1	79						
3	129	$\begin{vmatrix} 1\\2\\3 \end{vmatrix}$	56 133 215	1 1 3	60 50 231	2 2	72 105 52			1 2 4	68 100 176	2	119
10	406	26	1620	21	1422	23	1054			21	1022	4	282

TABLE H.—DEATHS BY

COUNTIES.	Fa	rmers.		rmers' Vives.	Ga.	rdeners.	Ger	ntlemen.
000211135.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
Algoma Brant Bruce Carleton Elgin Essex Frontenac Grey Haldimand Halton Hastings Huron Kent Lambton Lanark Leeds and Grenville Lennox and Addington Lincoln Middlesex Muskoka and Parry Sound Norfolk Northumberland and Durham Ontario Oxford Peel Petrh Peterborough Prescott and Russell Prince Edward Renfrew Simcoe Stormont, Dundas and Glengarry Thunder Bay Victoria Waterloo Welland Wellington Wentworth York	19 42 69 51 35 777 598 660 48 114 37 417 600 677 738 49 36 42 89 95 39 42 38 137 46 59	1007 2671 3167 2474 2148 4396 3603 4442 2841 1861 4687 5861 4074 36609 3157 7122 2960 2416 8737 938 3707 7994 3675 4541 4369 2218 3129 2089 2549 5932 6197	6 29 42 47 377 444 448 388 247 777 422 88 255 111 103 558 35 293 223 224 440 117 466 344 833 41 533	310 1856 2361 2252 2647 2272 1567 2978 4554 2393 2993 2993 1921 2960 1527 6973 834 3301 6124 2946 2946 3985 2095 2773 1935 1238 1379 1238 1379 1238 1379 1246 2947 3301 6124 2946 2947 305 2978 305 2978 307 307 307 307 307 307 307 307 307 307	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	69 76 53 26	1 4 6 6 1 2 2 2 7 5 3 1 1 6 3 3 3 8 2 7 5 1 2 3 3 2 7 1 4 4 2 2 8 6 6 9 8 8 1 3	288 432 32 147 147 498 220 377 380 218 754 450 345 209 228 583 27 281 111 154 606 366 543 527 885
Total	2373	145083	1736	106603	26	1577	144	9757

OCCUPATIONS, 1880—Continued.

:	inters and ermen.	Hou	sewives.	Lab	ourers.	Lum	bermen.	Lav	wyers.		lliners and smakers.	Ma	asons.
No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
1	54 48 71 35 61	4 53 19 52 25 66 63 22 66 63 31 11 69 23 62 60 104 8 19 55 30 26 10 23 67 37 67 104 175	124 2747 827 2679 1318 3468 4588 4588 1259 478 1458 1458 3341 1092 1444 1626 689 3711 1193 3574 1527 414 1012 3009 1781 1633 163 391 1213 315 1727 1926 1936 1937 1937 1937 1937 1937 1937 1937 1937	1 20 9 35 3 24 25 5 11 18 11 17 15 4 24 15 22 14 12 12 18 12 19 10 5 19 17 3 3 45 108	25 1186 464 1720 137 1274 1488 696 228 555 1034 439 880 753 230 1244 768 1196 1586 249 515 2464 881 689 681 506 249 447 130 886 883 886 883 880 880 880 881		71 72 72 40	1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	85 23 21 94 75 144 44	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	65 42 62	1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	145 46 62 102 82 28 88 88 70 54 146 195 81 132 78 67 22 204 286
6	292	1536	82002	719	38176	8	346	22	994	24	831	45	2455

TABLE H.—DEATHS BY

COUNTIES.	Mac	chinists.	Мо	ulders.	Mi	illers.	Milly	wrights.
COONTIAS.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
Algoma	i	58			2	118		
ruce		*,70			$\frac{1}{2}$	85		
arleton							1	6:
llgin	1	48			1	73		
ssex								
rontenac	2	67						
rey					1	53		
lalton					i	66	* * * * * * *	
astings	2	89			$\frac{1}{2}$	118		
uron								
ent	1	87						
ambton	$\frac{2}{1}$	70			1	75	1	
anark		30			3	227		
eeds and Grenville					1	54		
ennox and Addington					1	50	1	7
iddlesex				40	3	163		
uskoka and Parry Sound				10	i	30		
orfolk								
orthunberland and Durham								
ntario	2	67	1	42				
xford					1	72		
eel								
erth						*0	1	5
eterborough					1	58		
rince Edward								
enfrew				** * * * * * *	1	65		
mcoe	1	40			4	214		
ormont, Dundas and Glengarry	1	33					1	6
hunder Bay								
ictoria	1	60			1	59		
aterloo							1	8
elland	1	57	1	48	1	51	* * * * * * *	
entworth	5	185	4	176	2	51 121		
ork	4	155	3	177	ī	41	1	2
			.,	~ 1	1	**		-
Total	25	1046	10	483	31	, 1793	7	44

OCCUPATIONS, 1880—Continued.

Mus	sicians.	Manuf	acturers.	Merc	chants.	() Occuj	ther pations.	Or Med	ther hanics.	Pai	inters.	Pri	nters.
No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	.Yo.	Total Ages.	No.	T tal Ages.	No.	Total Ages.
1	38 30 50 70 97	1 1 1 1 2 2 1 2 2 1 1 1 1 1 1 1 1 1 1 1	48 69 79 25 68 71 104 73 108 55 80	1014810000115 :010100 :01 44 : 100001111 :11000 :114450	266 788 1638 408 766 1074 164 81 2500 172 2500 153 109 172 2500 153 81 177 156 63 83 83 187 64 63 83 83 83 83 83 83 83 83 83 83 83 83 83	1	58 56 28 21 58 50 74 47 47 47 47 47 47 47 47 47	3 1 4 1 1 3 3 1 1 1 1 2 2 1 1 1 1 1 1 1 1 1 1	221 54 276 76 78 147 185 24 93 65 65 65 772	1 1 2 2 1 1 1 1 2 2 1 1 2 2 1 1 2 2 6 6	45 60 61 62 63 64 135 68 202 33 64 135 68 202 190 190	1	23
6	277	25	1365	111	5,160	24	1059	57	2623	33	1320	, 9	289

TABLE H.—DEATHS BY

COUNTIES.	Pump	makers.	Pec	llars.	Plas	sterers.	Pan	upers.
COUNTIES.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
•								
					<u>i</u>	84		
Bruce	1	60			2	93	3	195
Ssex			$\frac{1}{1}$	50 98				
rey Haldimand								
Fastings	1	35	1	80			1	82
ambtonanark								
eeds and Grenville ennox and Addington incoln		42				69	1	80
Iiddlesex Iuskoka and Parry Sound Sorfolk			ii	61	2	131	i	2
Northumberland and Durham							1	7
Oxford Peel. Perth	1	46					i	7
Peterborough Prescott and Russell Prince Edward								
Renfrew imcoe					1		4	31
tormont, Dundas and Glengarry Chunder Bay Victoria			i	27	1	37	4	32
Vaterloo Velland Vellington					2	98	15	96
Ventworth			1	87 84	4	168	3	8 15
Total	4	183	7		14	680		

OCCUPATIONS, 1880—Continued.

Physi	cians.	Public (Officials.	Provi La Surve	nd	Rail Empl	road oyees.	a	smen nd erks.	Saw	yers.
No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	162 233 72 50 138 77 83 136 88 53 36	12 12 13 3 3 11 12 23 3 11 1 3 3	62 776 39 75 172 62 30 76 133 186 75 86 72 208 222 104 68			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	98 46 52 37 25 54 46 68 74 65 39 49 39 72 45 56	1 2 1 1 1 1 1 2 3	101 44 51 52 53 22 21 21 28 58 103 42 27 33 73	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	30 85 56 25 90 48
1 2 1 7	51 77 35 313	1 2 2 1 3 9	53 145 128 47 111 602	1	71	23	43 77 156	$\begin{array}{c} 1\\ \frac{2}{2}\\ \\ 10 \end{array}$	35 50 117 63 449	1 2	58
38	1855	57	3618	1	71	28	1193	36	1418	10	441

TABLE H.—DEATHS BY

COUNTIES.	Stone	ecutters.	Shoe	makers.	Sa	ilors.	and I	ddlers Harness ikers.
	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
Algoma Brant Brant Bruce Carleton Elgin Essex Frontenac Grey Haldimand Halton Hastings Huron Kent Lambton Lanark Leeds and Grenville Leennox and Addington Lincoln Middlesex Muskoka and Parry Sound Norfolk Northumberland and Durham Ontario Oxford Peel Pertch Peterborough Prescott and Russell Prince Edward Renfrew Simcoe Stormont, Dundas and Glengarry Thunder Bay Victoria Waterloo Welland Wellington Wentworth York	1	90	1 2 1 3 2 2 2 1 4 2 2 2 1 4 2 2 2 4 4 1	43 139 25 121 54 114 140 91 78 251 119 	10 4 1 1 3 3 3 2 2 2 2 3 1 2 1 2 1	412 206 75 66 88 181 70 111 62 212 22 98 36 74		65 29 21 50 34 48 829 21 78 40 79 79
Total	10	462	88	5090	45	2183	18	803

OCCUPATIONS, 1880—Continued.

Seamstresses.		Servants.		Tinsmiths.		Teamsters.		Tavern-keepers.		Tobacconists and Cigar Makers.	
No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.	No.	Total Ages.
1 1 3 3	55 21 76 21 140 74 23 29 45 23 74 74	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	108 24 129 108 98 24 29 25 199 25 40 29 28 40 41 36 539 729		24 83 37 22 25 21 21 27 52 26 21	1 1 2 1 1 1 1 1 1 1 2 2 1 1 1 2 2 1 1 1 1 2 2 1	42 48 48 36 73 56 33 56 33	1 1 1 1 1 1 2 2 1 1 1 1 1 2 2 1 1 1 1 1	46 49 62 65 52 105 53 132 117 46 110 48 47 145 55 192 425 91 62 44 27 65 65 66 250 60 250		54 33
20	798	54	2448	12	370	12	600	53	2568	2	87

TABLE H.—DEATHS BY

No. Total Ages. No.	COUNTIES.	Teachers.		Telegraph Operators.		Tailors.		Tanners and Curriers.	
Brant 2 48	COUNTES.	No.		No.		No.		No.	Total Ages.
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Sessional Papers (No. 9)

TABLE I.—DEATHS BY OCCUPATIONS—CAUSES OF DEATH, 1880.

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REVIEW

OF THE

Registration of Firths, Marriages and Peaths

IN THE

PROVINCE OF ONTARIO,

SINCE THE REGISTRATION ACT CAME INTO FORCE, UP TO AND INCLUDING THE YEAR 1880.

Brinted by Order of the Begislative Assembly.



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1881.



REVIEW

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Registration of Births, Marriages and Peaths

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PROVINCE OF ONTARIO

SINCE THE REGISTRATION ACT CAME INTO FORCE, UP TO AND INCLUDING THE YEAR 1880.

REGISTRAR-GENERAL'S OFFI'E, TORONTO, DECEMBER 15TH, 1881.

To the Honourable A. S. Hardy, M.P.P.,

Registrar-General of the Province of Ontario.

Sir,—I have the honour to present a Review of the Births, Marriages and Deaths registered in this Province since the Act came into operation, especial attention being paid to the returns for the last ten years—1871 to 1880 inclusive.

GENERAL REMARKS ON REGISTRATION OF VITAL STATISTICS.

A learned writer says, "Vital statistics furnish most unerring lessons as to the health, prosperity and morals of the people; they teach the influence of marriage on illegitimacy and morality, the vital force of the children, the duration of life with its expectation and value for all ages and races, the influence of meteorology, occupation and locality in generating disease and improving health, and thereby the removal of unfavourable conditions, often found where least expected, and the approach of morbific storms, by ignorance of which negligent cities and even nations have been destroyed. They serve alike to guide the resident and the immigrant, the capitalist and the labourer, the politician and the statesman, the moralist and the scientist. Ignored or disparaged too often, they have been advocated and supported by Napoleon and Thiers, by Bismarck and Cavour, by Gladstone and Disraeli, and their establishment has become a test of the degree of civilization reached by a people and their rulers."

Forty years' experience of the registration of births, marriages and deaths in Great Britain has more than justified the hopes and expectations formed of the system there, more especially as relates to its bearing upon the public health. There, from materials at first and for years necessarily imperfect, yet continually improving, a series of annual, quarterly and weekly reports have been, from time to time during the forty years, published by the Registrar-General, under Dr. Farr's admirable superintendence, affording an insight into the various conditions of life, health and disease, which, previous to such registration, was impossible.

The subject is one in which every man who takes an interest in the welfare of his country or of the community in which he lives must feel concerned. Most people desire to know, and it is of great importance for the State to know the number or quantity of its people or inhabitants; and it as just as necessary to know the numbers of those who are born and of those who die: the causes of their deaths and at what ages these took place, for it is in this way that the quality of the people becomes known.

Indeed, it is only by the registration of vital and health statistics that knowledge can be obtained of the more prevalent diseases and causes of death—knowledge which is indispensable to the practical application of preventive measures by the hygienist.

Buckle says, "Statistics, as a branch of knowledge, have already thrown more light upon the study of human nature than all the sciences put together." Certainly human life statistics are of the first importance.

Registration laws have long been enforced in all the other European countries as well as in England. They have been in force forty years or more in Massachusetts, and for a long or short time in the other principal States of the Union. Such a law came into effect in Nova Scotia in 1865.

REGISTRATION OF VITAL STATISTICS IN ONTARIO.

The first Act providing for the registration of births, marriages and deaths in Ontario went into operation on the 1st day of July, 1869. During the following half year 14,126 registrations were made, viz.: 8,416 births, 2,934 marriages, and 2,776 deaths—or at the rate of 28,252 registrations for the year.

From the year 1869 to the present time the annual increase in the number of registrations was gradual and almost unvarying, until in 1880 there were within about 100 of 75,000 registrations, instead of the 28,252 of twelve years before. On the 1st of January, 1881, an amendment to the Registration Act came into force, and the first half year's returns received at the Department indicate that the result will be a still larger ratio of increase for that year.

The returns from the Province, as a whole, are not yet perfectly satisfactory, but those from most of the cities and large towns are nearly as accurate as it is possible to obtain them.

. AIM AND SCOPE OF THIS REPORT.

The aim of this Report is to briefly review the vital statistics of Ontario returned to the Registrar-General for the ten years, 1871 to 1880, inclusive. It will also refer to the registration events of 1870, but only when specially mentioned as belonging to that

year, and in such a way as not to interfere with a clear comprehension of the decennial report. Of the latter half of 1869 little or no use can be made, and it will not be included; but, with that exception, the report may be regarded as embracing in its scope, for all practical purposes, the whole period of time since registration was enforced in this Province. Therefore, though a complete decennial report, it will be something more, and include, in occasional instances, the eleven years.

PRESENT VALUE OF THE RETURNS.

It has been stated by some medical men that, being incomplete, the returns are of no practical value whatever. Probably this has been said without due consideration, for it is not true. Many important and highly instructive deductions may be drawn from even incomplete returns—as, for example, deductions from the relative proportion of deaths registered from certain diseases, and from that proportion's relation to the total number of deaths returned from all diseases; and also from the proportion of deaths at different ages or periods of life, etc.

BASIS FOR ESTIMATING THE ACTUAL BIRTH, MARRIAGE AND DEATH RATES IN ONTARIO.

There is satisfactory evidence that from Toronto and some other cities the returns of births, marriages and deaths are, as before stated, about or nearly as complete as it is possible to obtain them. In these places, the Registrars have been active in the discharge of their duties, and but very few, if any, births or deaths, it is believed, have escaped registration. The returns from the cities, therefore, and especially from Toronto, may fairly be accepted as a satisfactory basis upon which to frame estimates for the whole Province—that is, as regards oirths and deaths. There is much corroborative evidence, as I shall shew further on, which tends, I think, to establish this contention. For marriages, the urban rate would be too high, it being a common practice for many persons who reside in the country to go into neighbouring cities and towns to get married—thus abnormally swelling the returns from those places.

Toronto is neither a very large or overcrowded city; it is fairly drained, and in other respects, is in as good a sanitary condition as any other part of the Province, and probably much better than some other parts.

So far as the birth rate and death rate throughout the Province are concerned, it is unlikely that they vary much from those in Toronto from year to year. The high summer infantile mortality in Toronto is probably fully counterbalanced by a high mortality in the rural districts from inflammatory affections of the respiratory organs, in the early spring, and from diphtheria.

In Toronto there were registered in 1880, 2,650 births and 1,510 deaths. We may fairly estimate the average population of the city in that year at not less than 82,000 in round numbers.

With a population of 82,000, then, Toronto in 1880 returned a birth rate of 32.3, and a death rate of 18.4 per 1,000 of population. No other place returned so high a 1 irth rate in that year—not one, indeed, attaining even 30 per 1,000. Ottawa, London,

Kingston, St. Catharines, Belleville and Windsor returned a higher mortality than she did, while the city of Brantford returned about the same proportion.

With reference to the birth rate in 1879, Toronto returned about 35 per 1,000, and Belleville 33.7 per 1,000. In 1878, Toronto returned a birth rate of 37 per 1,000; Guelph, 34; Belleville, 31.3; and Hamilton and Woodstock each 30 per 1,000. In 1877, the birth rate of Toronto was 32.9 per 1,000; and of Guelph and Woodstock each 35 per 1,000.

As regards the death rate in 1879, the returns from Toronto shewed a mortality of 19 per 1,000; from Belleville, of 23 per 1,000; and from London, Kingston and St. Catharines each of over 18 per 1,000. In 1878, Toronto returned a mortality of 20 per 1,000; Ottawa, 19 per 1,000; and Belleville, 23 per 1,000, as in the previous year. In 1877, Toronto registered a mortality of 23; Hamilton, 20; London, 19; and Belleville, 21 per 1,000. In all of these years Belleville, it may be stated, was suffering from an epidemic of diphtheria, which raised the mortality above the average.

Taking the returns from the 20 cities and largest towns in the Province for 1880, the total average mortality was nearly 18 (17.8) per 1,000 of population. If we omit two or three of the towns from which the returns must have been very incomplete, the average mortality of the others was considerably over 18 per 1,000. The birth rate for the 20 was about or nearly 28 per 1,000; but, if we eliminate a few of the towns from which the returns of births were very low and evidently very imperfect, the remainder shew an average of about 29 per 1,000; some of the towns, including Toronto, exceeded this. In each of the three previous years, 1877-78-79, the returns from these places shewed just about the same average birth and death rates. In 1877, with 4 of the 20 cities and towns omitted, the mortality was 18 per 1,000 of population, though the birth rate was somewhat less than 29 per 1,000.

I may here state that in the above estimates, in all cases, the population of the various cities and towns was taken from the Assessment Rolls; and I may add, that in 1880, with two exceptions, the population of the 20 places, as returned by the Assessors, corresponds very closely with that of this year's census: the exceptions are Toronto, as above mentioned, and Ottawa, which, according to the census, is somewhat over 2,000 greater than that returned by the Assessors.

There is, then, reason to believe that the actual average annual birth rate of this Province is 32 per 1,000 of the population, or perhaps 1 birth to every 31 persons (there is no evidence that it exceeds this), and that the actual average annual death rate is not higher than about 18 per 1,000, or, at most, one death in 55 of the population; it appears evident it is not less than this. I will now briefly refer to the respective rates in other countries in support of the above.

The following table shews that in Sweden the average birth rate for twenty years, 1853-1872, was 32 per 1,000, while in Denmark it was a little less, 31.6 per 1,000. In England and Wales it was 34.8; in Scotland, 34.6; in the Netherlands, 34.3; in Prussia, 37.7; and in Austria over 40 per 1,000. In Massachusetts it was only 27.3. During the five years, 1856-1860, the average in that State was 29.5; and in 1857 it was over 30 per 1,000, the highest upon record there.

In Queensland, in 1878, the annual report shewed one birth to each 28 of the population, or nearly 36 per 1,000.

In New South Wales, in 1878, the rate was 37.50 per 1,000 of population; a little below the average of ten years, 1869-1878, for which the rate had been 38.6.

In Nova Scotia, the only Province in Canada except Ontario which has had a system of statutory registration, the Secretary of Statistics reported for 1873, one birth per 32 of the population, or 32.25 per 1,000. In 1874 the rate was not so high.

TABLE SHEWING RATES OF INCREASE OF POPULATION.

COUNTRIES.	Birth Rate to 1,000 persons for 20 years, 1853-1872.	Death Rate for 20 years.	Excess of Births over Deaths.
England and Wales	34.8	22.4	12.4
Sweden	32.0	20.4	11.6
Denmark	31.6	20.3	11.3
Prussia	37.7	27.2	10.5
The Netherlands	34.3	25.7	8.6
Massachusetts	27.3	19.1	8.2
Austria	40.2	31.9	8.1
France	26.1	24.4	1.7

The above table shews that in all the countries named therein the death rate has long been higher than that estimated for Ontario, namely, 18 per 1,000. In Sweden, Denmark and Massachusetts it was not much higher in 1877; and in Massachusetts, in 1878, the latest returns to hand, it was only 18.78. In Sweden, in 1873, it was only 17.2 per 1,000. In the rural districts of Great Britain—Westmoreland, Dorset, Rutland, Kent and Hereford—the mortality is less than 18 per 1,000.

In Queensland, in 1878, the mortality was 20.5 per 1,000 of population—considerably higher than in any year during the last decennium, excepting only that of 1875.

In New South Wales, in 1878, the mortality was only 15.93 per 1,000 of population, as against 15.2 per 1,000 for the ten years, 1869-1878.

The mortality of Nova Scotia is estimated by the Secretary of Statistics there to be about 17 per 1,000; although the returns were only shewing about 12 per 1,000, as in Ontario.

It may here be observed that applied sanitary science is credited with having gradually reduced the death rate in most of these countries; the table shows that there has been a decrease, though public health work has not much more than fairly been commenced.

AVERAGE ANNUAL MORTALITY RATES IN THE SEVERAL COUNTRIES NAMED-1853-77.

COUNTRIES.	In the 20 years 1853-72.	1873.	1874.	1875.	1876.	1877.
England and Wales	22.4	21.1	22.3	22.8	21.0	20,4
Denmark	20.3	18.6	19.9	21.0	20.0	18.7
Sweden	20.4	17.2	20.3	20.2	19.5	18.5
Prussia	27.2	28.0	25.9	26.4	25.4	25.5
Austria	31.9	38.5	31.3	29.7	29.4	31.1
The Netherlands	25.7	24.0	26.6	25.4	23.3	22.0
France	24.4	23,3	21.4	23.1	22.7	21.7
Massachusetts	19.1	21.6	19.8	21.2	20.1	18.9

It appears, therefore, that until the returns of deaths in Ontario shew an annual mortality for the Province of 18 per 1,000 of population, they must be regarded as incomplete. Likewise, that until the total returns of births shew an annual natural addition to the population of 32 per 1,000, they cannot be regarded as complete.

It must be borne in mind, however, that the birth rate and death rate vary, not only in different years, but in different localities or counties. This is true of all countries where vital statistics are carefully collected and tabulated. In England, it is stated, the counties of Durham and Stafford are noted for their high birth rate. In Massachusetts, births, in proportion to the population, are most numerous in the counties of Suffolk, Hampton and Worcester, while the opposite is the case in Dukes, Franklyn and Nantucket. In Ontario, as time rolls on, it will doubtless be found that some counties constantly return a higher birth rate than others.

The birth rate, of course, largely depends upon the marriage rate, which again is, no doubt, more or less influenced by the financial condition of the country. In years of prosperity there are usually more than the average number of marriages; in years of depression there are less.

The fluctuations in the mortality of a country are due to the more or less favourable climatic or meteorological conditions, acting upon public health through insanitary or other environments, as well as to conditions of individual constitution and habits of body. Hence in Ontario, as in other countries, the death rate is found to be constantly higher in some localities than in others, while in some the rate will vary, and be higher in some years than in others.

The returns of marriages have doubtless, from the first, been more complete than those of births and deaths. In 1880, as the report shews, there were registered in the whole Province 12,783 marriages, which, with an estimated population based upon the consus of this year (1881), would shew nearly 7 marriages per 1,000 of population. The

20 cities and largest towns returned 10.9 marriages per 1,000 of population. Toronto and Hamilton returned less than 10 per 1,000, while Ottawa and London returned over 12 per 1,000. Other cities returned 13 and 14, and the town of Chatham returned 21 per 1,000. It is therefore not easy to arrive at a correct estimate of the actual average marriage rate of the Province. It will probably range between 8 per 1,000 and 9 per 1,000 of population, being one marriage to every 112 or 125 persons, as the case may be, though it may be less even than this. There are now but few marriages which are not registered. Families of children, in Ontario, are for the most part, it appears, large, each marriage being productive of the average number—and the actual marriage rate may be less, possibly, than 8 per 1,000.

In England the average rate for many years has been about 8.5 per 1,000. In Denmark it has been a fraction less than this. In Sweden the average has been only a fraction above 7 per 1,000. In Massachusetts it had long been about 10 per 1,000, but of late years it has fallen to 8, and even less, per 1,000. In 1875 in that State it was, in the 16 largest cities, 9.31 per 1,000, and in the rest of the State 7.28 per 1,000, being 8.27 for the whole State.

In Nova Scotia the rate is a fraction less than 8 per 1,000, or one marriage to each 126 of the population; in 1871, the registrations reached that point which is regarded as about the average for the Province.

MARRIAGE RATES IN DIFFERENT COUNTRIES-TWENTY-FIVE YEARS.

Annual average number married (not marriages) per 1,000 of population in the years 1853 to 1877.

COUNTRIES.	20 years, 1853-72.	1873.	1874.	1875.	1876.	1877.
England and Wales	16.9	17.6	17.1	16.8	16.7	15.8
Denmark	15.9	16.2	16.4	16.9	17.0	16.1
Sweden	14.1	14.6	14.5	14.0	14.1	13.7
Prussia	17.1	20.3	19.4	18.0	17.1	16.0
Austria	17.3	18.5	17.9	16.9	16.3	14.8
The Netherlands	15.9	17.0	16.6	16.6	16.4	16.0
France	15.9	17.8	16.7	16.7	15.8	15,1
Massachusetts	20.4	20.9	19.3	16.5	15.4	15.4
Nova Scotia		15.6	15.1			

TABLE A.

SHEWING the number of Births, Marriages and Deaths, during the decennial period from 1871 to 1880, also for the year 1870.

Vrve		NUMBER 0	NУМВЕК ОF ВІКТН8.		-vald to		NUMBER O	NUMBER OF DEATHS.			of Births to
A BANK	Males.	Females.	No sex given.	Total.	Number riages.	Males.	Females.	No sex given.	Total.	Excess of	Number of
1870.	10,326	9,172	38	19,536	8,668	3,719	3,186	•	6,905	12,631	282
	12,871	11,912	47	24,830	9,939	4,856	4,326		9,182	15,648	270
1872.	12,186	11,159	22	23,367	10,450	5,633	5,103	c	10,745	12,622	212
1873	14,285	13,248	19	27,552	10,998	5,832	5,226	11	11,069	16,483	249
1874	14,673	13,600		28,273	10,925	5,527	4,825		10,352	12,921	273
1875	13,468	12,516	:	25,984	10,282	5,052	4,480		9,532	16,452	272
1876	19,733	18,746	:	38,479	12,550	9,746	8,877		18,623	19,856	506
1877	20,659	19,298	:	39,957	12,577	10,603	9,450	:	20,053	19,904	199
1878	21,008	19,228	:	40,236	12,729	9,358	8,450		17,808	22, 428	225
1879	21,343	19,692		41,035	12,509	9,458	8,500	:	17,958	23,077	228
1880.	22,019	20,293		42,312	12,783	10,290	9,512	:	19,805	22,510	213
Total	179,245	159,692	88	332,025	116,342	76,355	68,749	20	145,124	186,901	550
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THE DECENNIAL RETURNS IN ONTARIO.

During the 10 years which this report covers, 1871–1880 inclusive, there were registered in this Province 332,025 births, 116,342 marriages, and 145,124 deaths—593,303 registrations in all.

There were 186,901 more births than deaths registered, or 229 births to every 100 deaths; and 285 births to every 100 marriages, or an average of 2.85 births to every marriage, during the ten years.

It is quite obvious that from the first a much larger proportion of the births and marriages than of the deaths which have occurred has been registered. The marriages registered are now but little short of the actual number which occur; at least such was the case in 1880, yet in that year there were only 28 per cent. more registered than there were ten years before, in 1871. There were in 1880, 70 per cent. more births and 115 per cent. more deaths registered than in 1871, yet the returns of births are now more perfect than the returns of deaths.

In 1871 about 75 per cent. of the estimated number of marriages which occurred were registered, or over 6 per 1,000 of the population; nearly 50 per cent. of the estimated number of births, or 15.3 per 1,000 of population; and less than 32 per cent. of the deaths, or 5.66 per 1,000 of population, were registered.

In 1880 over 90 per cent. of the marriages were registered—6.8 per 1,000 of population; fully 70 per cent. of the births—22.4 per 1,000 of population; and nearly 60 per cent. of the deaths—or 10.6 per 1,000 of population. So that, as shewn by the table, the proportion of deaths registered per 1,000 has nearly doubled during the ten years, and the actual number registered has more than doubled (9,182 in 1871, and 19,802 in 1880); the registrations of births have increased from 50 per cent. to 70 per cent.; and the registrations of marriages from 75 per cent. to over 90 per cent. of the numbers estimated.

The total annual number of registrations of births, marriages and deaths increased during the ten years from 40,403 to 74,907, or over 85 per cent.

Assuming the average population of the Province during the ten years to have been that of a number midway between that given by the census returns of 1871 and that of 1881, which would be 1,767,155, the average annual birth rate returned for the ten years was 18.8 per 1,000 of population, or 59 per cent. of the estimated number; the average marriage rate returned for the ten years was 6.6 per 1,000 of population per annum, or about 80 per cent. of the estimated number; and the average death rate returned for the ten years was 8.2 per 1,000 of population per annum, or 45 per cent. of the estimated number. The above statistics may be tabulated as follows:—

	Bir	тнѕ.	MARR	IAGES.	DEA	THS.
YEAR.	Number per 1,000 of Population.	Per cent, of estimated number,	Number per 1,000 of Population.	Per cent, of estimated number.	Number per 1,000 of Population.	Per cent, of estimated number.
1871	15.3	49	6,1	75	5.6	32
1880	22.4	70	6.8	90	10.6	60
Average for the 10 years	18.8	59	6.6	80	8.2	45

In the first (full) year of registration, 1870 (Table A), the difference between the registered birth rate and death rate was greatest; there were then 282 births to every 100 deaths. On an average, the difference between the number of births and the number of deaths registered has been gradually decreasing from year to year as the registrations approached nearer and nearer to the number of births and deaths which actually occurred. During the last five years, as the table shews, the difference was less than the average of the ten years—236; while during the first five years the difference was greater than the average, excepting the year 1872, when the number was 227; this would be more than counterbalanced were 1870 included.

While the returns, then, shew a natural increase of population, in excess of births over deaths, of only 186,901, the actual increase was obviously much greater than this, though the proportionate increase was not nearly so great as shewn by the returns (229 births to 100 deaths).

PROBABLE ACTUAL NATURAL INCREASE OF POPULATION BY EXCESS OF BIRTHS OVER DEATHS.

The population of Ontario in 1871, according to the census of that year, was 1,620, 851. I think I have shewn that a birth rate of 32 per 1,000 of population per annum is a fair estimate for the Province, and that there is ample evidence that the actual number of births reaches this estimate. A birth rate of 32 per 1,000 in a population of 1,620,851 would give 51,867 births per annum. It appears from what I have pointed out that the average annual death rate will reach 18 per 1,000 of the population, and that there is no reason to believe that it will exceed this number. A death rate of 18 per 1,000 of population in 1871 would give 29,175 deaths. Subtract this number from the number of births (51,867 – 29,175), and we have an excess of births over deaths for that year of 22,692. This number, therefore, may be fairly taken as the actual increase of population in Ontario from births alone in 1871.

In 1880, according to the census of that year, the population had increased to 1,884,200. If there were 32 births per 1,000 of population, as estimated, and as no doubt there were, the actual number of births was 60,294. The number of deaths at 18 per 1,000 of population was 33,915. Deducting this number from the number of births (60,294 – 33,915), we have 26,379—the actual increase of population from births alone in 1880.

Now, the mean of 22,692 and 26,379, the number of births in excess of deaths in 1871 and 1880 respectively, is 24,538; or in other words, the difference between 22,692, the natural increase in population in 1871, and 26,379, the increase in 1880, is 3,687; and the half of this number, 1,843, added to the increase for 1871, 22,692, produces 24,538; and this last number represents, as near as it is possible to estimate, the actual average natural increase of population, by excess of births over deaths, per year, for the ten years under notice. This number, multiplied by 10 (24,530 × 10), gives 245,300, which number represents the actual natural increase of population, by births alone, during the ten years. This is shewn more at length in the following table:—

YEAR.	Estimated Population.	Estimated No. of Births.	Estimated No. of Deaths.	Excess of Births over DeathsNatural increase.	Increase per cent.
1871	1,620,851	51,867	29,175	22,692	1.40
1872	1,650,111	52,803	29,701	23,102	1.40
1873	1,679,371	53,739	30,228	23,511	1.39
1874	1,708,631	54,676	30,755	23,921	1.40
1875	1,737,891	55,612	31,282	24,330	1.40
1876	1,767,151	56,548	31,808	24,740	1.39
1877	1,796,411	57,485	32,335	25,150	1.40
1878	1,825,671	58,451	32,862	25,589	1.40
1879	1,854,931	59,357	33,388	25,969	1:39
1880	1,884,200	60,294	33,915	26,379	1.40
		560,832	315,449	245,383	

It appears then, from the above estimates, that there was in Ontario during the last decennial period an actual natural increase in the population, by births alone, of 245,000 persons, in round numbers. The last census shews an increase in the population of 292,000 and over, in round numbers, for the ten years, including a part of the year 1871 and a part of 1881. This would leave only about 47,000 persons to be accounted for by immigration—an average of 4,700 immigrants per year remaining in the Province. True, the report of the Department of Immigration shews that more than three times this number of immigrants have settled in Ontario every year, on an average, for a number of years;

but it must be borne in mind that a large proportion of these but take the place of others who are about to leave the Province, and that there has during the past few years been a large emigration from it to the north-western parts of the Dominion. With these facts in view, it appears highly probable at least that the natural increase of population by births has been as great as shewn by the above figures; and we have therefore further evidence in the census and immigration statistics that the average annual birth rate for this Province reaches about 32 per 1,000 of population.

THE INCREASE OF MALES GREATER THAN THAT OF FEMALES.

Every year during the ten years there were registered from about 5 to 9 per cent. more births of males than of females. During the decennium there were registered the births of 172,245 males and 159,692 females, or 12,553 more males than females—an excess of males over females of 7.8 per cent.

It is not likely that, of all the male births which actually occurred, any larger proportion of them was registered than of the female births which actually occurred, there being no conceivable reason why the registration of male children should have been more perfect than that of female children, and therefore it may be assumed that there was the same proportionate excess of male births over female births, in the actual number of births which took place, as in those only which were registered; or in other words, while there was an excess of males over females of 7.8 per cent., amongst the births which were registered there was doubtless the same proportionate excess of males over females amongst the births which were not registered.

It has been estimated that on an average, during the ten years, 59 per cent. of all the births which took place were registered. There were 332,025 births registered, but the actual number which took place, according to that estimation, was therefore, 560,832. If then, in the 332,025 births which were registered there were 12,553 more males than females, there were in the 560,832 births which actually took place, 21,877 more males than females; and this number then we may accept as representing the actual excess of males over females born during the ten years.

A larger number of males than of females died, too, every year during the ten years, but the difference between the number of deaths of males and of females was not so great as the difference between the number of births of males and of females. There was, therefore, in the natural increase of the population of the Province, as above estimated, a larger number of males than of females.

During the decennium, the deaths of 7,606 more males than females were recorded (76,355 males and 68,749 females, 68 no sex given). But as only 45 per cent. of the actual number of deaths which occurred were recorded, as has been shewn, there were actually in the Province 321,091 deaths instead of 145,124 as recorded. With the same proportion of deaths of males and females amongst the unrecorded as amongst the recorded events, there must have been 16,783 more deaths of males than of females.

If, then, as appears to be evident, there were during the ten years 21,877 more males than females born in the Province, and that 16,783 more males than females died, there was in the natural increase of the population 5,094 more males than females; that is, of the 245,380 individuals by which the population of the Province was increased, by excess

of births over deaths, and aside from the increase by immigration, 136,028 were males and 109,352 were females.

The proportions of males to females who are born or who die, differ somewhat in different countries. In England the mean ratio of births is 103.6 males to 100 females, and of deaths 106 males to 100 females. As there are there about 35 births and 22 deaths per 1,000 of population per annum, the numbers of males and females in the natural increase in population remain nearly about equal. In Massachusetts the ratio of births has been for many years 105.7 males to 100 females, while of deaths the ratio has been 99.8 males to 100 females. In 1873, in that State, the proportion was 100 deaths amongst females to 103.6 amongst males, but the proportion of deaths amongst females gradually increased, and in 1878, 100 females died to every 95.6 males. In Nova Scotia the average proportions in regard to sex, in both births and deaths, appear to be nearly the same as in Ontario.

IMPROVEMENTS IN THE RETURNED SCHEDULES.

Amongst the many thousands of schedules returned to the Department, there are always a few which are not complete; for instance, the age of a person married or deceased, or the cause of death, etc., may be omitted, but, on the whole, there has been a marked though gradual improvement in this respect, a feature which is noted with pleasure.

In 1870, in 5.5 per cent. of all the marriages returned, the religious denominations of the contracting parties were not specified; in 1880, in less than one per cent. of them (0.8) did the omission occur. In 1873, the age of the persons married was omitted in 1.3 per cent. of the returned schedules; while in 1880 the omission occurred in but 0.4 per cent. The omissions by the officiating clergyman to state whether the ceremony was performed by banns or otherwise, have decreased from 2 per cent. to almost nothing at all. There has, however, for some unaccountable reason, been an increase in the number of omissions to record the month in which marriages took place.

In regard to deaths, the number of instances in which the month in which death occurred was omitted from the schedules, has decreased within the last two or three years from 0.4 per cent. of the totals to almost nothing. In 1870 the cause of death was omitted in 8.5 of the total schedules returned; in 1880 it was omitted in but 3.2 per cent. There has, on the other hand, been no improvement, but rather the reverse, in omitting the ages of decedents.

BIRTHS.

BIRTHS AS REGARDS SEX.

During the ten years under notice, of the 332,025 births registered, 172,245 were of males and 159,692 of females. There were 12,553 more males than females born, or 107.8 males to each 100 females—nearly 52 males and 48 females (51.8 and 48.2) in each 100 children born.

In 1876 there was less difference between the number of male and female births than in any other year, viz., 105.2 males to 100 females; while in 1878 there was the greatest disparity between the numbers, viz., 109.205 males to 100 females, though the numbers or proportions in 1872 were almost precisely the same, being 109.203 males to 100 females. The numbers and proportions varied each year between these extremes.

The average difference of the last five years, 1876 to 1880, was slightly less than that of the first five, 1871 to 1875, viz., 7.66 in the last five and 8.10 in the first.

In Massachusetts, amongst the still-born there are nearly 50 per cent. more males than females. Amongst illegitimates, there, the average for many years has been about 97 males to 100 females, though the proportion is changing, and in 1877 and 1878 there was but little difference, the numbers being almost equal.

Comparative Statement of Births for the Ten Years, 1871 to 1880, including also 1870.

YEAR.	No. of Registered	Births in Ontario.	Males to each 100 Females.	Males in each 100 Births.	Females in each	Ratio per 1,000 of the
	Males.	Females.	100 r emales.	100 Births.	100 Births.	Population.
1870	10326	9172	112.5	52.9	47.1	12.0
1871	12871	11912	108.0	51.9	48.1	15.3
1872	12186	11159	109.2	52.2	47.8	14.4
1873	14285	13248	107.8	51.8	48.2	17.0
1874	14673	13600	107.8	51.8	48.2	17.4
1875	13468	12516	107.6	51.7	48.3	16.0
1876	19733	18746	105.2	51.2	48.8	23.7
1877	20659	19298	107.0	51.7	48.3	24.6
1878	21008	19228	109.2	52.2	47.8	25.0
1879	21343	19692	108.3	52.0	48.0	25.3
1880	22019	20293	108.5	52.0	48.0	22.4
Total, 10 years	172245	159692	107.8	51.8	48.2	

BIRTHS IN EACH QUARTER OF THE YEAR.

Usually, in this Province, the largest number of births takes place in the first quarter of the year. This has been the case, according to the returns, every year for the past seven years, or since 1874, the first year in which the number in each quarter is given in the Annual Report. The next largest number was registered in the second quarter in four of the years, 1874–75–77–79; while in the other three years, 1876–78–80, the second largest number of births was recorded in the third quarter. In the four years first above named, the third largest number was recorded in the third quarter; and in every year the smallest number was in the last quarter. The average quarterly percentages for the seven years were 27.42, 24.78, 24.94, and 22.86 in the first, second, third and fourth quarter respectively. This shews, therefore, that with comparatively very few more births in the

second quarters of the years 1876-78-80, the total percentage for the seven years, singly and collectively, would shew a gradual decrease with each succeeding quarter, from the first to the last.

NUMBER OF BIRTHS IN EACH QUARTER FOR THE SEVEN YEARS, 1874 TO 1880.

QUARTER.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Totals.	Percentages of the 7 years.
January to March	7610	6998	10012	12580	10652	11333	11050	70235	27.42
April to June	7048	6481	9566	9899	9688	10484	10345	63511	24.78
July to September	7034	6474	9623	9854	10075	9944	10893	63897	24.94
October to December	6546	6015	9257	7624	9821	9274	10024	58561	22.86
	28238	25968	38458	39957	40236	41035	42312	256204	100.00

In England, the largest number of births frequently occurs in the second quarter of the year, though, on the average, for a number of years the births are most numerous in the first quarter, next in the second, and least numerous in the fourth quarter. In Massachusetts, it appears the births are more numerous in the last quarter, the third comes next, the first third, and the second last.

BIRTHS IN THE DIFFERENT MONTHS.

The returns shew that in this Province, in most years, there are more births in March than in any other month.

Below is a comparative statement of the total number of births registered in each of the months during the last seven years, 1874 to 1880 inclusive:—

January	23,154	March	24,855
February	22,090	January	23,154
March	24,855	April	22,168
April	22,168	August	22,098
May	20,657	February	22,090
June	19,551	September	21,767
July	20,814	October	21,059
August	22,098	July	20,814
September	21,767	May	20,657
October	21,059	June	19,551
November	19,529	November	19,529
December	18,968	December	18,968

Of the seven years in which the reports shew the number of births in each of the months (in the three first reports of the decennium the numbers are not given), in but two does the month of March not stand highest. In 1877 and 1878, January returned the largest number, and March the second largest. February being a short month, the birth

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rate in it, on an average, was proportionately nearly as high as that of any other high month, and higher than that of January. In other words, if each February in the seven years had contained 31 days instead of 28 (allowing for both leap-years), with the same average birth rate per day (about 110), it would have given a total of over 24,000 births—over 1,000 more than January, and about 2,000 more than either April or August.

The birth rate in February and March, it appears from the returns, fluctuated much less than in other months. In January, though high in the two years above named, the rate was not infrequently low—lower at times than in April, August, September or October, and sometimes standing fifth or sixth in the list of months.

March was, therefore, the most prolific month in the seven years, and probably of the decennium; and February, taking its shortness into consideration, came next; then January and April. December returned the smallest total number of births in the seven years, though in two of them the smallest number was returned in June, and in two others in November.

In the seven years there was a proportion of over 31 per cent., or little short of one-third, more births in the month of March than in December.

TABLE B.

Shewing the number and Sex of the Births in the Province of Ontario for 11 years from 1870 to 1880 inclusive.

Year.	Males,	Females.	Sex not given.	Total.	Illegitimate.	Still-born.	No. of Pairs of Twins.	No. of Males to 100 Females.	No. of Illegitimate to each 1,000 Births.	No. of Still-born to each 1,000 Births.	Triplets.
1870	10,326	9,172	38	19,536				112.5			
1871	12,871	11,912	47	24,830				108.0			
1872	12,186	11,159	22	23,367	235	79	76	109.2	10.0	3.3	• • • • • •
1873	14,285	13,248	19	27,552	229		200	107.3	8.3		1
1874	14,673	13,600		28,273	196	52	255	107.8	6.9	1.7	2
1875	13,468	12,516	, 	25,984	198		99	107.6	7.1		1
1876	19,733	18,746		38,479	392	114	349	105.2	10.2	2.9	1
1877	20,659	19,298		39,957	529	319	411	107.0	8.0	8.2	5
1878	21,008	19,228		40,236	575	334	425	109.2	14.2	8.3	9
1879	21,343	19,692		41,035	524	286	378	108.3	12.7	6.9	1
1880	22,019	20,293		42,312	671	236	407	108.4	15.8	5,5	6
	172,245	159,692	88	332,025	3549	1420	2600	108.1	10.0	5.6	26

PLURAL BIRTHS.

TWINS.

During the nine years, 1872 to 1880, there were 2,600 births of twins—5,200 children. Of the 307,195 children born in these nine years, the births of which were registered, one in every 59 was therefore a twin. A larger proportion of twins was registered during the later than during the earlier years of that period.

TRIPLETS.

Of triplet births, there were 26 during the same nine years, the numbers varying from one to nine births in each year. Three of the years, 1877-78-80, returned 20 of these 26 triplet births. The 26 births gave to the Province 78 children. Of the 307,195 children which were born in the Province in the nine years, one in every 3,945 was one of a triplet birth.

ILLEGITIMATE BIRTHS.

For some reason, the number of illegitimate births registered in Ontario is increasing from year to year. During the nine years above mentioned (the illegitimates, and twins and triplets were not given in the Report of 1871), there were 3,549 illegitimate births registered, or one to each 87 of the total births. During the four first years, 1872 to 1875 inclusive, there was, on an average, one illegitimate in every 122 births; and during the last five years, 1876 to 1880 inclusive, there was one in every 75 births—a proportion over 60 per cent. greater than that of the first four years. In 1880 there were registered nearly 100, or 20 per cent., more illegitimate births than in any one of the other years, or one in every 63 births. It may be observed in this connection, that there were fewer marriages in 1879 than in 1878 or in 1880; and, for obvious reasons, the number of illegitimate children is influenced by the number of marriages.

In Nova Scotia, the registrations for nine years, 1866 to 1874, shewed a mean ratio of one illegitimate birth in every 48 births. The Secretary of Statistics in that Province stated that there was an endeavour on the part of mothers and interested relatives to evade the registration of the child as illegitimate, or to register it as not illegitimate. There is doubtless a strong natural tendency in this way in all countries.

In England the average proportion of illegitimates for a large number of years was about one in every 16 births; in some counties, indeed, it was as high as one in every 10, while in others not more than one in every 20 births was illegitimate. Of late years, however, there has been a marked tendency toward improvement in this respect, and one illegitimate in about every 21 births is now the average.

In Scotland the ratio of illegitimates has been still higher than in England, being about one in every 10 births; though varying a good deal in the different sections of that country. In that country, also, it appears there has been a decrease in the proportion of these births.

In Massachusetts for the ten years ending 1878, the average proportion was one in every 83 births. This was about 50 per cent. greater than that shewn by the ten years ending 1868, when it was one in every 122 births. Later returns from that State shew a still further increase; in the three years, 1876–77–78, the average proportion was one in every 62 births, or a little higher than the highest of any year in Ontario, including 1880.

In the different counties of Ontario, the proportion of illegitimate births varied very much. Those counties in which are situated the largest cities returned the largest proportions, due in a great number of instances to the fact that country girls found their way to the lying-in hospitals, which are only to be found in the large cities. Taking the last five years, 1876 to 1880, the average proportion for the whole Province was one illegitimate in every 75 births, as above stated. The county of Frontenac, in which is the city of Kingston, returned one illegitimate in each 23 births. This is the highest rate recorded. York, with Toronto, came next, with one in each 27. Carleton, with Ottawa, returned one in each 29. Wentworth, with Hamilton, returned one in 35. Next come Waterloo, giving one in 54; Brant, giving one in 65; Middlesex, one in 66. Several counties returned about the average, and many below it.

The smallest proportion of illegitimates was returned by the county of Grey, which gave only one in each 252 births. Next come Essex, with one in each 208; Lambton, with one in 200; Kent, one in 199; Perth, one in 185; Lennox and Addington, one in 173; Welland, one in 170; Peel, one in 166; then Peterboro', Haldimand, and Elgin, with about half the average of the Province.

It would be satisfactory, as before intimated, to know the nativity of the mothers in these cases.

MARRIAGES.

NUMBER OF MARRIAGES.

There were registered in Ontario, during the ten years under review, 116,342 marriages. From a careful estimate of the number of marriages per 1,000 of population in other countries and in certain localities in this Province, it appears that this number is about 80 per cent. of the actual number of marriages which took place. In 1871, as appears from the estimates, only about 75 per cent. of the marriages were registered; while in 1880 the proportion had increased to at least 90 per cent., or perhaps more—an increase during the ten years on the number registered in 1871 of 20 per cent., or of 15 per cent. on the whole estimated number of marriages registered from year to year.

In 1870 there were 8,668 marriages registered, making the total number reported in the eleven years of registration 125,010.

There was an increase in the number of registrations of nearly 50 per cent. between 1870 and 1880, or from 8,668 in 1870 to 12,783 in 1880. The increase was so constant from year to year, that in seven of the eleven years there was in each an increase over the previous year; while in but four of them was there a slight decrease as compared with the previous year. The last year, 1880, returned a larger number than any other year. (See Table D, page 22.)

TABLE C.—MARRIAGES.

Specifying whether by License or Banns.

Year.	By License.	By Banns.	Not Stated.	Total.	Per cent. by License.	Per cent. by Banns.
1872	8,699	1,554	197	10,450	83.2	14.8
1873	9,459	1,391	148	10,998	86.0	12.6
1874	9,715	1,129	81	10,925	88.0	10.3
1876*	10,862	1,618	70	12,550	86.5	12.8
1877	11,111	1,402	64	12,577	. 88.0	11.1
1878	11,198	1,459	72	12,729	87.9	11.4
1879	11,153	1,324	32	12,509	89.1	10.5
1880	11,396	1,381	6	12,783	89.0	10.8
Totals	83,593	11,258	670	95,521	87.5	11.7

* No report in 1875.

How Married-License or Banns.

More than seven-eighths of the marriages in Ontario, it appears, are by license. The report for 1871 does not give the number married by license, nor that by banns, but Table C shews the respective numbers for the eight years 1872 to 1880, omitting 1875. In these eight years there were 95,521 marriages registered. Of these, 83,593, or 87.5 per cent., were by license, and 11,258, or 11.7 per cent., by banns. Of 670 of the marriages, it was not stated by the officiating clergymen whether they were by license or banns. As shewn by the table, there was a gradual and almost yearly increase in the number married by license during the eight years, and a decrease in the number married by banus. The decrease in the latter does not quite correspond with the increase in the former, because, as the table shews, there was a very large decrease in the number of marriages in which the returns from the elergymen were incomplete: a decrease from 197—almost 2 per cent. of the whole—in 1872 to only 6 in 1880, and this seems, as it were, to have increased the proportion of those married by license. So that, whereas the number married by banns decreased in the eight years 4 per cent., or from 14.8 per cent. in 1872 to 10.8 per cent. in 1880, the number married by license increased in the same period nearly 6 per cent., or from 83.2 per cent. in 1872 to 89.0 per cent. in 1880. The decrease of the publication of banns was caused by the new Marriage Act.

TABLE D.

MARRIAGES by Months for Seven Years.

Months.	1873.	1874.	1876.*	1877.	1878.	1879.	1880.	Totals.
January	1,101	1,081	1,142	1,353	1,349	1,223	1,205	8,454
February	915	910	1,166	1,067	1,040	1,096	1,029	7,223
March	865	914	1,035	926	1,135	976	1,070	6,921
April	734	877	857	941	899	943	955	6,206
May	779	725	859	867	960	811	842	5,843
June	827	781	911	863	868	878	943	6,071
July	779	769	855	803	771	838	686	5,501
August	606	595	703	674	679	591	675	4,523
September	965	959	1,060	1,062	1,056	1,067	1,162	7,331
October	1,186	1,033	1,190	1,390	1,412	1,357	1,317	8,885
November	960	926	1,203	1,206	1,122	1,159	1,142	7,718
December	1,243	1,323	1,512	1,390	1,383	1,513	1,696	10,060
Date not given	38	32	57	35	55	57	61	335
	10,998	10,925	12,550	12,577	12,729	12,509	12,783	85,071

* No report in 1875.

MARRIAGES ACCORDING TO MONTHS AND SEASONS.

Of all periods of the year, that approaching the end of it and including the Christmas season appears to be the most popular for getting married. In every year of the seven, 1873 to 1880 (omitting 1875), December returned more marriages than any other month. More marriages, indeed, were registered in this month, taking the totals for the seven years, by over 13 per cent. than in any other month, as shewn by Table D. Next to December, October returned the largest number of marriages, giving for the seven years a little over 5 per cent. more than January, which was third on the list of months as to numbers returned. In every year save one (1874), October returned more marriages than any other month, excepting December; in 1874, January returned a few more than October. Fourth in the list we find November, in which month, taking the totals of the seven years, over 9 percent. less marriages were registered than in January. Next follow respectively, for the seven years, September, February, March, June, April, May, July and August. seven August months only 4,523 marriages were registered, while in the seven Decembers there were 10,060 registered, or 122 per cent. more than in August; and the registrations in December were little short of double those of July. The number of marriages registered in August, in each year, was considerably less than in any other month.

It is interesting, if not instructive as well, to observe how nearly the proportions in each month in almost every year tally with the totals of the corresponding months of the eight years; that is, in whatever position a month stands in the list as regards the totals.—first, third, fifth, etc.—it stands in the same position in most of the eight years.

number persons jed.		21,996	21,850	25,100	25,154	25,458	25,018	25,566	170,142
d given.	Age no	282	171	211	160	182	26	108	1211
ır 80.	p. c.	.02	10.	200.	10.	100.	.01	.02	10.
Over	No. p.	70	61	23	4	7	က	70	22
80.	p. c.	7:	-:	-:	7.	ī.	T.	7.	0.13
70 to 80.	No.	25	40	88	38	87	28	41	233
70.	p. c.	τĊ	ŗċ.	10	9.	χċ	73	ī.	0.55
60 to 70.	No.	126	119	129	162	125	131	146	938
60.	p. c.	1.2	1.3	1.3	1.4	1.4	1.3	1.2	1.3
50 to 60.	No.	279	296	338	362	356	337	301	2269
50.	p. c.	1.2	1.3	1.4	1.3	1.2	1.3	1.1	1.3
45 to 50.	No.	267	262	367	335	323	344	296	5229
45.	p. c.	1.9	2.1	2.1	2.2	2.0	2.0	2.2	2.1
40 to 45.	No.	432	473	535	268	526	520	260	3614
40.	о .d	4.3	3.9	3.9	3.8	3.6	4.1	3.5	3.9
35 to 40.	No.	964	862	966	286	929	1037	915	0699
35.	. i	8.9	8.3	8.5	8.6	8.3	8.7	8.4	.c.
30 to 3	No.	1889	1823	2150	2173	2118	2192	2158	14,503
.00	o d	24.7	25.6	25.0	24.6	25.7	25.5	26.0	25.4
25 to 30.	No.	5447	5616	6349	6258	6564	0396	9999	43,296
,	p. c.	43.1	43.3	43.7	44.0	43.7	43.8	45.1	43.8
20 to 25.	No.	9500	9484	10,972	11,084	11,140	10,961	11,543	74,684
20.	p. c.	12.3	12.2	12.0	12.0	12.4	11.8	11.0	12.0
Under 20.	No.	2780	2667	3018	3023	3166	2972	2827	20,453
	YEAR.	1873	1874	1876*.	1877	1878	23	1880	Totals.

* No Report in 1875.

TABLE F.—MARRIAGES BY SEX AND AGES, FOR FIVE YEARS FROM 1876 to 1880 INCLUSIVE.

Totals.	12550 12550	12577 12577	12729 12729	12509 12509	12783	63148 63148
Age not given.	96 115	93	82 100	55.	52 56	338 420
Over 80.	84	4	-:	က	1.0	15
Between 70 and 80.	9; n	37	66	27	40	156
Between 60 and 70.	103	33	98	33	113	541 152
Between 50 and 60.	242 96	257 105	262 94	262	216 85	1244 450
Between 40 and 50.	623 279	597 306	58-4 265	581 283	581 275	2966 1408
Between 35 and 40.	697 299	692 295	649 280	699 338	630 285	3367
Between 30 and 35,	1469 681	1529 644	1471	1572 620	1502 656	7543
Between 25 and 30.	4293 2056	4238 2020	4417	4270 2126	4464 2202	21682 10551
Between 20 and 25.	4846 6126	4894 6190	5010 6130	4820	5051 6492	24621 31079
Under 20.	149 2869	134 2889	3033	130	129 2698	675 14331
S.E.X.	Male Female	Male Female	Male Female	Male Female	Male Female	Male Female
Year,	1876	1877	24	1879	1580	Totals

MARRIAGES AS RELATE TO AGES.

During the seven years, 1873 to 1880 (omitting 1875), there were registered in this Province the marriages of 170,142 individuals.

Of these 170,142 persons, 20,453, or 12 per cent., married under the age of 20 years. Of these 20,453, the returns shew that about 4.5 per cent., or 45 in each 1,000, were males—so that comparatively few males marry under 20 years of age.

Between the ages of 20 and 25 years, 74,684 persons were married, or 43.8 per cent. of the whole number married during the seven years. Of these, about 43.5 per cent. were males and 56.5 were females.

In Ontario, therefore, much more than half of those who are married (or between 55 and 56 per cent. of the total number), are wedded before reaching the age of 25 years—that is, of males and females together—though of males alone, only about 40 per cent. of the totals were under this age when married; while of females, over 70 per cent. were under 25 years. In other words, in about 40 of each 100 marriages the bridegroom is under 25 years of age, while in about 70 of each 100 the bride is under that age.

During the next five years of life, or between the ages of 25 and 30, taking males and females together, a little more than one-fourth of the total number of marriages took place. Between these ages, more than twice as many males as females were married.

Taking males and females together, more than 80 of every 100 persons who were married were under 30 years of age. Of the remainder, 8 or 9 in each 100 married between the ages of 30 and 35 years of age, and about 4 between the ages of 35 and 40 years. Only 5 or 6 in each 100 were over the age of 40 years.

TABLE G.--MARRIAGES BY DENOMINATIONS.

TABLE shewing the Number Married in each Denomination, with per centage to the whole number married.

	Totals.	24837	24809	25145	24728	25355	124874
.snoitanimo	Other den	413	446	326	407	287	1879
	per	1.7	2.1	2.2	1.8	2.1	6,
Bible Christian.	N.o.	434	528	552	466	550	2530
	per	, rc	4.	00.	9	,c	.5
Mennonite.	No.	144	123	203	143	133	746
	per	- 63.	.07	4.	.05	4.	.22
Quakers.	No.	72	18	101	13	116	320
	per	2.6	2.1	2.1	1.9	2.8	2.5
Lutheran.	No.	. 650	524	550	480	712	2916
	per	∞.	6.	1,0	.7	∞.	8.
Congregationalist.	No.	216	233	262	192	212	1115
	per	5.4	5.6	5.2	5.6	5.4	5.4.
Baptist.	No.	1344	1389	1318	1395	1390	6836
	per	13.6	12.6	13.2	12.2	12.7	12.8
Roman Catholic.	No.	3395	3146	3331	3039	3239	16150
	per	34.8	34.9	36.1	37.3	36.5	35.9
Methodist,	No.	8661	8658	0606	9241	9253	44903
	per	20.3	20.9	$\frac{20.1}{}$	8.02	20.4	20.5
Тгезруґетізп.	No.	5065	52(12	5082	5151	5192	25692
	per	17.8	18.3	17.2	17.0	16.8	17.4
Episcopalian,	No.	4443	4542	4330	+201	4271	21787
Year.		1876	26	1878	1879	1880	Totals

RELIGIOUS DENOMINATION OF PERSONS MARRIED.

The proportions to the whole number of marriages of the members of the various religious denominations who were married, were strikingly uniform from year to year, with three exceptions, viz., the Episcopalians, Roman Catholics and Methodists. Table G shews that the number of Episcopalians married (i.e., the number of persons) decreased from 4,443, or 17.8 per cent. in 1876, to 4,271, or 16.8 per cent., in 1880; just 1 per cent. in the latter five years. The number and proportion of Presbyterians remained almost unchanged. The proportion of Methodists married increased from 34.8 per cent. to 36.5 per cent. in the same period. The Roman Catholic marriages decreased from 13.6 per cent. to 12.7 per cent. The numbers amongst the Baptists did not vary appreciably; there were a noticeable decline in the proportion of Congregationalists, an increase amongst the Bible Christians and a singular periodical rise or fall from year to year in the number of marriages of Quakers or "Friends."

In the first five years, 1870 to 1874, in those instances where the bride and bride-groom belonged to different Churches, the reports did not designate definitely the number of persons of each religious denomination married, but they gave the number of couples in those cases where the bride and bridegroom were of the same denomination. This divides the numbers of the two quinquennial periods, and, as it were, excludes from the calculations a large proportion of marriages where bride and bridegroom were members of different denominations. Below are tabulated the proportions of the couples married in the four principal denominations (as regard numbers) where bride and bridegroom were adherents of the same Church:—

Episcopalian.	Presbyterian.	Methodist.	Roman Catholic.		
Per ct. of the totals.	Per ct. of the totals.	Per ct. of the totals.	Per ct. of the totals.		
16.4	20.0	35.0	11.7		
18.0	19.2	38.1	13.4		
17.2	19.1	37.6	14.9		
17.2	19.0	37.9	14.0		
16.3	19.9	38.6	12.7		
	Per ct. of the totals. 16.4 18.0 17.2 17.2	Per ct. of the totals. 16.4 20.0 18.0 19.2 17.2 19.1 17.2 19.0	Per ct. of the totals. 16.4 20.0 18.0 19.2 35.0 17.2 19.1 37.6 17.2 19.0 37.9		

This shews that there was in the first five years also a slight decrease in the proportion of Episcopalians, as well as of Presbyterians who were married; while there was a marked increase in the proportion of Methodists, and a slight increase in that of the Roman Catholics.

DEATHS.

Number of Deaths.

During the ten years under review there were 145,124 deaths registered in Ontario —76,355 males and 68,769 females. This gives an annual average provincial death rate of 8.2 per 1,000 of estimated living population, or 45 per cent. of the estimated number of deaths which actually took place.

Much more than twice as many deaths were registered in 1871 as in 1880, viz.: 9,182 in 1871, and 19,802 in 1880. In 1870, the first full year of registration, only 6,905 deaths were registered. The most marked increase in the returns of deaths took place in 1876, when an amended Registration Act came into force.

During the last half of the decennium, or since 1876, the most marked increase in the returns is shewn by the cities, towns and the more densely populated places, and from these, with few exceptions, the returns are now very complete.

TABLE H.—DEATHS BY MONTHS FOR SEVEN YEARS.

	1874.*	1876.	1877.	1878.	1879.	1880.	Totals.
January	756	 1575	1711	1481	1589	1451	8563
February	879	1646	1745	1420	1608	1683	8981
March	1089	1821	1921	1650	1830	2069	10380
April	1102	1748	1748	1547	1736	2010	9891
May	914	1507	1716	1380	1434	1666	8617
June	701	1248	1333	1349	1332	1384	7347
July	812	1532	1688	1537	1370	1531	8470
August	933	1877	1908	1726	1528	1637	9609
September	915	1623	1697	1543	1339	1629	8746
October	800	1355	1547	1466	1296	1608	8072
November	703	1237	1445	1382	1390	1518	7675
December	700	1379	1479	1294	1506	1616	7974
Month not stated	48	75	115	33	 		271
Totals	10352	18623	20053	17808	17958	19802	104596

^{*} No report in 1875.

SEASON AND THE DEATH RATE.

It is interesting to observe, and might be made profitable to study, the regularity with which the mortality rises and falls with certain seasons of the year. In every year, six in all, in which the reports of vital statistics in Ontario shew the number of deaths which occurred in the different months, we find there were two periods in which the mortality was high, and two periods in which it was low.

THE TWO HIGH PERIODS.

Invariably one of the two periods of high mortality occurred during the cold, damp weather in early spring, and the other during the warm and usually dry weather in the latter part of summer. The spring high period is usually confined to the month of March. In 1874 and in 1880, however, this period continued into April; and in the former year, when the returns were much less complete than now, a few more deaths were registered in April than in March; but in all the other of the six years, March returned a larger number of deaths than any other month in the first half of the year. The second high period, following one of low mortality, has invariably occurred in August, this month always returning a larger number of deaths than any other month in the second half of the year.

Sometimes the highest death rate of the year occurs in the early spring, sometimes in late summer. Of the six years, however, in which the number of deaths in each month can be readily obtained, in two (1876 and 1878), the high mortality period was a little higher in August than in March, while in the other four years the mortality in March exceeded that of August. In three of the four years, the mortality was much higher in March than that in August, and in one it was but little higher.

Taking the total registrations of these two months for the six years, we find that March returned 10,380 deaths and August 9,609; or March 771, or over 8 per cent., more deaths than August. The six March months returned 489, or 5 per cent., more deaths than the six April months—or indeed than any other six months.

In the same period of time, there were in March 3,039, or 41 per cent., more deaths than in June, the month which invariably gave the lowest mortality; and 2,705, or 35 per cent., more than November, the month giving the second lowest mortality. In August there were 2,262, or 31 per cent., more deaths than in June; and 1,934, or 25 per cent., more than in November.

April came next to March in the number of deaths recorded, and returned only 489 less than March. Were April a month as long as March, with the same rate of mortality, there would only have been a difference of about 160 deaths for the six years, or 1.5 per cent. more deaths in March than in April.

Why there should be in March 35 per cent. more deaths than in November, or 30 per cent more than in December—both being cold, changeable months—is worthy of investigation. One would suppose that the human system should be so fortified by several months of cold, bracing winter weather as to resist March changes and winds better than those of November, but this does not appear to be the case. Does not confinement, more or less constant, in ill-ventilated, over-heated rooms account for this?

THE PERIODS OF LOW MORTALITY,

and especially as regards one of them—that after the summer high period—are more variable as to time. The mortality in June was invariably comparatively low. In every one of the six years the one low point which comes between the two high points always came in June. In two of the years, 1877 and 1880, the June mortality was considerably lower than that of any other month in the year, the death curve sinking very low; in two other years, 1874 and 1876, the mortality in June was almost as low as that of any other month, while in the other two years the difference in this respect was not great.

The second low period, which usually follows the summer high period, occurred in 1874 in December (though the mortality was not much lower than in June or November); in 1876 and 1877 it was in November; in 1878 it was again in December; in 1879 it was in October (much lower than in the December of that year); and in 1880, the second low point in the mortality, or rather the first one that year, was in January. There was in that year but a slight fall in the curve of death after the summer high point, the curve occurring in November, when it did not, however, sink nearly so low as in the previous January. The year 1880 was, therefore, an exceptional year, the mortality in January being unusually low—much lower than in the following autumn, when there was, indeed, but a slight fall in the death curve after the August high point.

The three months returning the largest average number of deaths for the six years are respectively March, April and 'August; but February, being a short month, comes next to April in the proportion of deaths returned. The three months, therefore, in which there was the greatest proportionate mortality are March, April and February. The three in the second half of the year shewing the greatest mortality are respectively August, September and July.

The diseases to which the greater mortality in the spring was due were invariably those of the respiratory organs, usually of an inflammatory character, such as inflammation, bronchitis, and congestion of the lungs. Invariably, too, a larger number of consumptives died in the early spring, after the winter's confinement in-doors, than at any other season. Heart diseases, too, were also more than usually fatal, and there was a larger proportion of deaths from diseases of the brain and nervous system.

The diseases which caused the summer high mortality were those of the alimentary canal or digestive organs—chiefly diarrhea and dysentery, cholera infantum and "infantile debility," so called.

The above remarks apply to all ages, but it is found that a larger proportion of the aged died in the cold season, and a larger proportion of young children in the warm season.

SEX OF DECEDENTS.

During the ten years, on the average, 111.6 males died to every 100 females, or in all 76,355 males and 68,749 females.

As it might seem to some, at first, that as there were 111.6 deaths of males to every 100 females, and only 107.8 births of males to every 100 females, there would be a gradual decrease in the number of males as compared with that of females, it may here

be observed that, owing to there being on the whole such a large excess of births over deaths—32 births per annum per 1,000, and 18 deaths per annum per 1,000 of population—such apparent decrease does not take place, the excess of the deaths of males being more than counterbalanced by the larger number of births, while there is, as previously stated, a gradual increase instead of decrease in the number of males in proportion to that of females.

In Massachusetts and Bhode Island, while there are more males than females born, more females than males die each year. Hence the male population would soon be greatly in excess of the other were it not counterbalanced by immigration. In Great Britain, the numbers and proportions resemble those in Ontario.

In Ontario, during the first five years of the decennium, 1871 to 1875, the average number of males dying to each 100 females was a fraction less than 112 (111.8), while during the last five years, 1876 to 1880, the average number was 110 males to 100 females. This indicates a decline in the excess of male decedents over female decedents, though the decline may not be continuous or of long duration.

In a late Report of the Registrar-General of Great Britain, it is mentioned as a note-worthy fact that the mortality of males as compared with the mortality of females has been increasing for many years past. From the commencement of civil registration, the mortality of males as compared with that of females diminished until about the year 1851, when a change began, and has continued in the opposite direction to the present time. In 1879, the proportion was 113 males to 100 females.

In 1871,	4,856	males	died	and	4,326	females,	or	112	males	to	100	females
1872,	5,633	66	"		5,103	"		110	6.6		"	"
1873,	5,832	66	"		5,226	66		111	"		66	66
1874,	5,527	66	66		4,825	66		114	"		"	66
1875,	5,052	66	66		4,480	66		112	"		"	"
1876,	9,746	66	66		8,877	66		109	66		"	66
1877,	10,603	66	"		9,450	66		112	66		66	"
1878,	9,358	66	66		8,450	66		110	66		66	"
1879,	9,458	"	66		8,500	6.6		111	44		66	"
1880,	10,290	66	"		9,512	44		108	66		"	66
				_								
	76,355			6	88,749							

The average for the ten years was 111.6 males to 100 females.

TABLE I.—DEATHS AT DIFFERENT AGES.

The Death Rate under one year, from one to five, from five to ten, and in each decennial period thereafter, for the years 1876, 1877, 1878, 1879 and 1880, with the total and percentage for the five years, is shewn in the following:—

		6.	187	7.	1878.		1879.		1880.		Totals.	
	No.	Per cent. of the whole.	No.	Per cent, of the whole.	No.	Per cent. of the whole deaths whose ages were given.						
Total under 1 year	3844	21.4	4704	24.1	3963	22.9	3869	22.1	4379	22.8	20759	22.7
" from 1 year to five years	2471	13.7		14.6	2321	13.4	2159	12.3		1	12587	13.7
" under 5 years	6315	35.1	7545	38.7	6284	36.3	6028	34.4	7174	37.4	33346	36.4
Total from 5 to 10 years	1012	5.6	1064	5.6	904	5.2	777	4.4	976	5.1	4733	5.2
" 10 to 20 "	1341	7.5	1391	7.1	1187	6.8	1057	6.0	1197	6.2	6173	6.7
" 20 to 30 "	1696	9.5	1687	8.6	1623	9.4	1622	9.4	1785	9.3	8413	9.3
" 30 to 40 "	1316	7.4	1310	6.7	1201	7.0	1205	6.8	1192	6.2	6224	6.8
" 40 to 50 "	1116	6.2	1144	5.8	1026	6.0	1112	6.3	1142	5.9	5540	6.1
" 50 to 60 "	1099	6.1	1098	5.6	1067	6.1	1166	6.6	1119	5.8	5549	6.1
" 60 to 70 "	1311	7.3	1389	7.1	1276	7.4	1486	8.5	1468	7.6	6930	7.6
" 70 to 80 "	1595	9.0	1572	8.1	1551	9.0	1675	9.6	1803	9.4	8196	9.0
" 80 to 90 "	917	5.1	1000	5.2	951	5.5	1071	6.2	1112	5.9	5051	5.5
" 90 to 100 "	228	1.2	272	1.5	214	1.3	269	1.5	235	1.2	1218	1.3
Age not given	677	3.6	581	2.8	524	2.9	490	2.7	599	3.0	2871	4.1
Whole number of deaths	18623		20053		17808		17958		19802		94244	

Age of Decedents.

In the ten years, 1870 to 1880 (excepting 1875), there were 142,497 deaths registered, and of these 56,153, or very nearly 40 per cent., died under the age of 10 years.

The proportion of deaths under 10 years of age was somewhat greater during the latter five years, 1876 to 1880, than during the former five, 1870 to 1874. During the first mentioned period, 1876 to 1880, 94,254 deaths were registered; of these, 38,075, or

40.3 per cent., were of children under 10 years of age; while during the other period (1870 to 1874), 48,253 deaths in all were registered, of which, 18,078, or 37.3 per cent., were of persons under 10 years of age. This may be due to more complete returns being made during the more recent years; for, as I have before stated, in incomplete returns the registration of the young is more likely to be neglected than that of those more advanced in years. Complete returns may shew a still greater proportion of deaths amongst the young.

The above is the only age at which the young died, in which it is possible to make comparisons for so large a number of years. Previous to 1875, the tables shewed the numbers dying under the age of 3 years, between 3 and 10 years, and between 10 and 21 years; after 1875, or from 1876, the tables give the numbers dying under the age of 1 year, between 1 and 5 years, from 5 to 10 years, and in each decennial period of life thereafter.

During the first five years of the decennium, 1870 to 1874, of the 48,253 deaths registered, 22,208, or 46 per cent., were of those under 21 years of age. A somewhat larger proportion died under the age of 20 years during the latter five years of the decennium, 1876 to 1880; during that period a total of 94,254 deaths were registered, and 44,284, or 46.9 per cent., were of persons under 20 years of age. It is therefore evident that either the proportion of deaths amongst the young is increasing, or, as the returns become more complete the deaths of a greater proportion of young persons are registered; which, if the latter be true, goes to prove that with incomplete returns a larger proportion of young than of old persons escape registration.

The returns shew that not much less than one-half of all the deaths during the last five years were of persons under 20 years of age, but it is probable that fully one-half, if not a little more, of the deaths occurred at ages under 21 years, or before reaching the average period of adult life. Were the returns complete, it is probable they would shew that one-half of those who die in this Province die before reaching manhood or womanhood, or the age of 20 years.

In 1877, more than half of all the deaths were of persons under 20 years of age.

In Norway, it appears, only 25 per cent. of the deaths are of those under the age of 20 years.

Of those who died during the last five years in Ontario, as the returns shew, 22.5 per cent. were infants under the age of 1 year, and 36.1 per cent., or much more than one-third of children under the age of 5 years.

In England, about 25 per cent. of the deaths are of infants within the first year of life; in Scotland, 19 per cent.; in Massachusetts, 21 per cent.; and in Nova Scotia, as appears from returns from that Province some years ago, only about 17 per cent. At different ages under 5 years, in England, 42 per cent. die; in Scotland, 38 per cent.; in Massachusetts, 34 per cent.; and in Nova Scotia, 27 per cent. A smaller proportion, therefore, die in Ontario at the above ages than in either England, Scotland or Massachusetts, but a larger proportion than in Nova Scotia.

In looking down the column giving the percentage of deaths at the different ages for the last five years, we find that 22.5 per cent. of all the deaths recorded were of infants under the age of 1 year; that 12 per cent. were of children between 1 year and 5 years of age, and only 4 per cent. of children between 5 and 10 years of age. Between the ages of 10 and 20 years there was a further fall in the mortality. Though 6 per cent. of the deaths occurred between these ages, the period, it must be remembered, is twice the length of the previous one. A rise then took place between the ages of 20 and 30, 9 per cent. of the deaths occurring during this period of life, or a ratio of 50 per cent. more than in the previous decennial period. After the age of 30 there was another fall in the mortality, which continued without change up to the age of 60 years, when there was a second increase up to 80 years; and then another decrease to the end of all—100 years old and over.

The rises and falls in the mortality at different ages or periods of life took place, as the table shews, in each of the five years under notice, though the proportion varied somewhat from year to year.

Hence, in Ontario, it appears there are fewer deaths between the ages of 40 and 50, and between 50 and 60 years, than during any of the other decennial periods; though in the second and fourth periods, or between the ages of 10 and 20, and between 30 and 40, the mortality is but little greater than in those between 40 and 60. The most critical period of life between the ages of 10 and 70 years, is that between 20 and 30; this period is about 50 per cent. more critical than any between the ages of 10 and 60. When one reaches the age of 40 years, therefore, his or her chances of living to the age of 60 years are about 50 per cent. greater than they were at the age of 20 years.

Ages of Male and Female Decedents.

The rate of mortality at the different ages amongst males and females, when considered separately, differs materially from that shewn when they are considered together.

For example, in 1880, of males and females estimated together, 22.5 per cent. of the total number of deaths were of infants under the age of 1 year; while of all the male decedents, 23.5 per cent. were under 1 year; and of all female decedents, only 20.6 per cent. were under that age. So that a much larger proportion, or about one-seventh more, of males than of females died at this early period of life. In 1879 the difference was still greater, the proportions being 23.3 per cent. of males to 19.5 per cent. of females. In 1877 the respective proportions were 25.6 per cent. and 20.9 per cent.

The averages of the five years, 1876 to 1880, in this respect, were: of males and females together, 22.5 per cent. died under the age of 1 year; of males alone, 23.6 per cent., and of females 20.3 per cent.; or a difference of more than one-seventh, or 16 per cent. The proportions in 1880 were much the same as those of the average of the five years, as may have been observed.

Later in life, on the other hand, as for instance at ages between 15 and 40—with mothers the period of maternity—many more females than males died. Of males and females together, during the latter half of the decennium, 9.2 per cent. of the deaths were of persons between the ages of 20 and 30; whereas of males alone, only 7.4 per cent., and of females, 10.5 per cent., died during this period of life—about 42 per cent. more females than males.

It would doubtless be found that about the same proportions, as regards the deaths of males and females, prevailed between the ages of 15 and 35 years, or probably between 17 or 18 years and 37 or 38 years. During this period of life, in most countries, many more females than males usually die. This does not seem to be in accordance with nature, and must be due largely, if not wholly, to unhygienic habits of life, fashion, etc.

The returns shew that in Ontario 28 per cent. more females than males died, in 1879, between the ages of 20 and 40; and that in 1874, about 50 per cent. more died between the ages of 21 and 40.

It is worthy of note that in every one of the five years (1876 to 1880), over 10 per cent. of all the females who died were between the ages of 20 and 30 years—the proportion ranging during the five years only between 10.1 per cent. and 10.8 per cent. Of males, too, in every year except one, over 7 per cent. died at these same ages; in 1877, 6.8 per cent. of the deaths were of males in this period of life—shewing that the proportion in both sexes was very constant from year to year.

RECAPITULATION.

Of all the deaths recorded during the ten years, 1870 to 1880, excluding 1875, (in over 2 per cent. of the total deaths recorded in the ten years the age was omitted in the Schedule), 47.8 per cent. were of those under 20 years of age; 17.0 per cent. were of those between 20 and 40 years of age; 12.6 per cent. adults between 40 and 60 years; 7.7 per cent. were between 60 and 70 years; and the remainder, 15 per cent., were of persons more than 70 years of age.

LABLE J.

'sırəf 100.0 222.3 122.3 10.0 1.30 of deaths in II Per cent, of the 152,029 y'rs, including 1875. 32,498 17,939 14,678 14,347 2,027 2,068 2,595 4,005 1,555 2,380 4,642 736 1,803 2,603 Totals for II Snowing the Principal Causes of Death of those who died during the past eleven years, from 1870-1880 inclusive. the 10 years. 100.0 ni sutresb to whole number Per cent. of the .678I \$\text{5} \text{2} \text{5} \t 142,497 Totals for 10 y'rs of 0781 mort of 0781 mort 1880, omitting 19,802 4,491 2,347 1,938 2,377 1880. 17,958 1879. 17,808 3,674 1,809 1,605 235 1877. 4,815 2,385 1,967 1,910 257 20,053 18,623 1876. 2,416 2,517 1,877 1,942 231 1875. 9,532 1874. 2,497 1,295 1,103 1,168 10,3521873. 2,464 1,420 1,506 1,147 147 11.0691872. 10,745 2,197 1,206 840 815 141 1871. 9,182 1,569 996 779 615 87 6,905 Total number of deaths registered in each year Urinary organs A poplexy
Paralysis Croup Diphtheria Pyphoid Fever..... Nervous system. neumonia Diarrhea..... Cholera Infantum Zymotic or Miasmatic Tubercular Specified Diseases Phthisis ... ung disease DISEASES. Kidney disease Other diseases iver disease Dysentery Cancer

ON CAUSES OF DEATHS.

In noticing the various causes of deaths it will be necessary to deal chiefly with totals only, omitting for the most part details as to seasons, sex and age; this partly is due to want of space, and partly to the difficulty of obtaining from the reports the necessary details for each disease.

There are two points in this connection which may be noticed and borne in mind:

lst. As a rule, much the largest proportion of young children die during the very warm season, and from diseases incident to it; while the largest proportion of old people die during the very cold season, and from diseases most peculiar to that period of the year. The deaths of individuals approaching middle life occur most frequently in early spring.

2nd. Of those diseases most prone to destroy life in the very young, a larger number of males than of females die; while of those diseases which are most common and fatal during middle life, or from 15 or 20 years of age to 45 or 50 years of age, most females die.

Five classes only of diseases, as classified in the reports, will be dealt with, namely: Zymotic or Miasmatic, Tubercular, diseases of the Nervous System, of the Respiratory Organs, and of the Urinary Organs. These comprise the principal diseases, and cause by far the largest proportion—the great bulk, indeed—of all the deaths. After these all the principal diseases will be noticed separately.

ZYMOTIC OR MIASMATIC DISEASES.

Of the 142,497 deaths from all causes registered in the Province during the ten years (1870 to 1880, omitting 1875), 32,498, or 22.3 per cent., were caused by zymotic or miasmatic diseases, so recorded.

The diseases included in this class (called Zymotic from a Greek word signifying fermentation, or Miasmatic from another Greek word signifying a noxious or poisenous exhalation floating in the air) are for the most part more or less contagious in character, and communicable from one person to another. The class comprises the various fevers—typhoid, malarial and scarlet fevers—and diarrhea, dysentery, cholera infantum, diphtheria, croup, whooping-cough, measles, and small-pox.

The proportion of deaths from these diseases is manifestly not on the increase in the Province, but, on the other hand, is apparently decreasing somewhat. The proportion to the total death rate of deaths from all diseases of this class during the last five of the ten years, was 21.9 per cent., and of the first five 24.4 per cent. It is found that during the last three years, 1878–80, there was a still more marked decrease, the proportion for the period being only 20.6 per cent. of the totals, or a fraction over 20 deaths from these causes in every 100 from all causes. In 1872 the proportion for the year was 28.4 per cent., and was largely due to an epidemic of scarlet fever which prevailed.

This decrease, it is probable, may be owing in a measure to improved drainage in certain localities; but the absence of any severe or special epidemic of any of the diseases in the later years is doubtless the chief cause of the decrease. Such epidemics are more or

less periodical, but their spread may in a large measure be prevented and their ravages curtailed by proper sanitary precautions and measures applied in schools and families.

As a class these diseases destroy life at all ages: but some, as diphtheria, croup and scarlet fever, more especially attack the young; while others, as typhoid and malarial fevers, are more prevalent amongst those who are more advanced in life. The difference between the number of deaths of males and of females from these diseases is not marked nor worthy of special notice, beyond reference to the common rule mentioned in the early part of this section.

Tubercular Diseases.

During the decenniad under notice 17,939 deaths were recorded from tubercular diseases alone—12.3 per cent of the total number upon record. Consumption (of lungs) and hydrocephalus (water on the brain) are the principal diseases of this class, and caused 17,421 of the 17,939 deaths. From the former alone, there were 16,016 deaths recorded, and from hydrocephalus 1,405. The remaining 518 deaths were chiefly from tabes mesenterica, commonly known as consumption of the bowels.

The proportion of deaths from all the tubercular diseases together was somewhat less during the last five years of the decenniad than during the first five, shewing an apparent decline in the mortality from this class of diseases of from 12.9 per cent. to 12.4 per cent.; the proportion of deaths from consumption, however, was greater during the last five years than during the first five, as will be mentioned further on. The decrease in the number of deaths from diseases of this class was mainly owing to a decrease in the mortality from hydrocephalus. During the first five years, the deaths from this disease alone amounted to 1.2 per cent. of the total number of deaths recorded from all causes, and during the last five years to only 0.9 per cent. It is difficult to assign any cause for this decline, amounting to one-fourth, or 25 per cent., in the mortality from this disease.

Many more females than males died of diseases of this class, though the excess in the mortality amongst females as compared with the mortality amongst males was owing to many more females than males dying of consumption. From hydrocephalus and tabes mesenterica about 50 per cent. more males than females died; while from consumption, on an average, from 20 per cent. to 25 per cent. more females than males died, in 1879, 34 per cent. more, and in 1880, 30 per cent. more, of the former than of the latter died of this disease.

A much larger proportion of the victims of hydrocephalus and tabes mesenterica die young than do those of consumption, which, on the other hand, is most fatal during early manhood and womanhood and middle life.

DISEASES OF THE NERVOUS SYSTEM.

From diseases of the nervous system, chiefly of the brain, there were during the decenniad 14,678 deaths registered, or 10 per cent. of the total number recorded from all causes.

During the first five years there was a much greater mortality returned from diseases of this class than during the second five years; the proportion being 11.7 per cent. in the

former five and 9.2 per cent. in the latter five. This excess in the mortality was, it appears, chiefly, if not wholly, due to an epidemic of cerebro-spinal meningitis which prevailed in the years 1872 and 1873. In 1873, 324 deaths were recorded from this disease alone, while in the following year only 93 were so recorded. In 1879 only 27, and last year 32 deaths from this disease were registered.

In 1873, 1,019 deaths from this disease and from "convulsions" (so recorded), brain disease, spinal disease and meningitis, were registered. Cerebro-spinal meningitis was, it appears, a new disease at that time in this Province; it had not been then generally recognized here, and it is probable that not a few of the deaths registered from convulsions, meningitis, etc., were from true cerebro-spinal meningitis, many symptoms being common to all these diseases—cerebro-spinal meningitis being indeed, it appears, an inflammatory condition or a congestion of the brain and spinal cord. During the last two years, 1879–80, there were in each year only between 600 and 700 deaths from these five above-mentioned diseases; and it is probable, therefore, that besides the 324 deaths recorded in 1873 as from cerebro-spinal meningitis, there were really many more which fell under the head of one or the other of the diseases referred to.

In 1873 the deaths from nervous diseases amounted to 13.6 per cent. of the total number of deaths upon record for that year, while the average for the ten years was only 10.1 per cent. of the totals. This shews that there was in that year considerably over a third more than the average proportion of deaths from these affections.

It is satisfactory to find so marked a decline in the number of deaths from this very fatal malady, and it is to be hoped that measures may be employed that will prevent it becoming again epidemic in this Province.

Of the deaths from the usual nervous diseases there were, on the average, many more of males than of females. In 1876, for example, there were 1,026 deaths of males and 851 of females, or more than 20 per cent. more males than females.

DISEASES OF THE RESPIRATORY ORGANS.

Though there was a decrease in the latter years of the decennium in the proportion of deaths from the diseases included in the above three classes of disease, there was an increase in the proportion of deaths from diseases of the respiratory organs—an increase from 9.8 per cent., of the total number of deaths recorded from all causes, in the first five years, to 10.2 per cent. in the last five.

Exclusive of consumption, 14,347 deaths were registered during the ten years as from these diseases; or just 10 per cent. of the total number of deaths recorded. From consumption alone, which further on will be considered by itself and more fully, 16,016 deaths were registered; making in all, 30,363 deaths from lung diseases.

The difference between the number of deaths recorded or classified under this head in 1870 and in 1880 is very great, there being a proportion of about 35 per cent. more in the latter than in the former year, or 8.9 per cent. of the totals in 1870 and 12 per cent. in 1880. In 1879, however, the proportion was only 10 per cent. of the totals. The great increase in 1880 was chiefly owing to the large mortality from acute lung diseases, congestions and inflammations, which occurred in the early spring.

During the five years, 1870 to 1874, the proportion of deaths recorded from diseases of the respiratory organs, exclusive of consumption, was 9.7 per cent. of the total number of deaths from all causes; during the five years from 1876 to 1880, the proportion was 10.2 per cent. of the totals—an increase in the last five over the first five of between 5 and 6 per cent.

Quite different from tubercular disease of the respiratory organs, or consumption, were the diseases under this head, exclusive of consumption, as regards the proportion of deaths in the two sexes. While from consumption many more females than males died, from 20 to 25 per cent. more males than females died of the other diseases of the respiratory organs, chiefly inflammation and congestion of the lungs, bronchitis and pleurisy.

By far the largest proportion of deaths from all these diseases took place in March, April and May.

DISEASES OF THE URINARY ORGANS (BLADDER AND KIDNEYS).

The total number of deaths recorded in this class of diseases in the ten years was 2,027, or 1.3 per cent. of the total number of deaths from all causes. There was a proportion of about 30 per cent. more deaths in 1880, and over 40 per cent. more in 1879, than in 1870. The difference was very little, however, between the number of deaths in the first five years of the ten, and in the last five, and showed but a slight increase, or from 1.41 per cent. to 1.42 per cent. of the totals for each period respectively.

From the above one may learn the value of basing calculations, in regard to vital statistics especially, upon the results of a series of years, as the ultimate conclusions thereby supported may be very different from those based upon the results of only a few years.

In the four years, 1871 to 1874, the proportionate mortality was somewhat greater still than in the three years 1876 to 1878.

Of diseases of the kidneys and bladder about 170 per cent. more males than females died; or more than 2.5 males to 1 female.

No deaths from these diseases occurred in the very young, indeed nearly all of the decedents were considerably advanced in years; few were under 20 years of age, not many were under 40, and the greater proportion were over the age of 60.

PHTHISIS (WASTING)—CONSUMPTION OF LUNGS.

From this most destructive disease 16,016 deaths were registered in the decenniad; being 11 per cent. more than from any other single disease, 11.6 per cent. more than from all other diseases of the respiratory organs together, and nearly 13 per cent. more than from all the diseases of the nervous system, including the brain.

As it has been pretty conclusively shewn that only about 45 per cent. of all the deaths which took place during the ten years were recorded, there were probably not less than 35,000 deaths from consumption alone in the Province during the decenniad.

There was a somewhat larger proportion of deaths from this disease (compared with the totals) during the last five years of the ten than during the first five; in the former period, 11.15 per cent. of the totals, and in the latter, 11.28 per cent., were caused

by it; that is, a difference of one-thirteenth of one per cent., or one more death from it in each 1,300 deaths from all causes.

Very many more females than males died of consumption during the decenniad. The disease is always, everywhere, it appears, much the most fatal amongst females. During the last five years, 1876 to 1880, 35 per cent. more females than males died of this disease—5,952 females and 4,382 males, or 1,570 more of the former than of the latter During the period of maternity in females, or from the age of 17 or 18 years to that of 48 or 50 years, as the annual reports shew, nearly 50 per cent. more females died than males of like ages; while during the still more critical period of womanhood and manhood, the difference was vastly greater than this, being more than two females to one male.

Another marked feature in connection with this disease is that, on an average, over 30 per cent., or nearly one-third, of the deaths from it were of those between the ages of 20 and 30 years.

CANCER.

The returns shew a large increase during the decenniad in the mortality from cancer, though last year, 1880, there was a slight decrease.

The first five years gave one death from cancer in every 82 from all causes; the last five, one in 62; the average for the ten years was one in 67 from all causes. (In these special diseases which cause fewer deaths, it will be more convenient to give the proportions and make the comparisons in this way than to give the rate per centum, as in those diseases which cause a very large proportion of deaths.) In 1870 there was only one death from cancer in every 90 from all causes; in 1871, one in every 85; in 1872, one in 79; in 1873, one in 89; in 1874, one in 72; in 1876, one in 57; in 1877, one in 58; in 1878, one in 62; and in 1879, one in 61; and in 1880 one in every 71 from all causes. Nearly 30 per cent. more females than males died of this disease. The age at which the disease is most common and fatal is that between 50 and 65 or 70 years, which may be called the cancer period of life; very many more victims, proportionately, die of it at this period than at any other. It is very rarely manifested under the age of 20 years.

HEART DISEASE.

During the ten years 5,079 deaths were recorded under the head of "heart disease." During the first five years, 1871 to 1875, 3.4 per cent. of all the deaths recorded from all causes were of this nature, or one in every 29 deaths from all causes; in the last five years, 1876 to 1880, 3.6 per cent. of the totals were from heart disease, or one in every 27 from all causes. Of the first three years, 1871 to 1873, the average mortality from heart disease was about one death in each 30 from all causes; of the last three years, 1878 to 1880, the average was one in each 25 from all causes. There was, therefore, a notable increase during the period under notice in the number of deaths from the different forms of heart disease.

More males than females died of heart disease. The most critical period of life in this disease, or that giving the greatest mortality, was in the seventh decennial period of life—that between the ages of 60 and 70 years, though many died between the ages of 50 and 60 years, and also between those of 70 and 80 years; few comparatively died of it under 20 years of age.

LUNG DISEASE.

Under the indefinite head of "lung disease" there were 3,296 deaths. These, including congestion of the lungs, are all diseases not included under the more definite heads of "inflammation of the lungs" and "bronchitis." The mortality from the affections included under the head of "lung disease" was very fluctuating. In 1870 only 42 deaths were so recorded, or one in every 164 deaths from all causes. In 1874 there were 533 deaths, or one in every 21 from all causes. In 1876 there was one in about every 30 of the totals. The average for the ten years was one in every 43. During the first five years the average was one in every 44, and in the last five, one in every 42; thus shewing a slight increase in the mortality.

PNEUMONIA-INFLAMMATION OF LUNGS.

In the ten years, 7,212 deaths were recorded under this head, the proportion varying each year from one death from pneumonia in every 15, to one in every 25 from all causes, and in 1873, to one in 40 from all causes; the average for the first five years was about one in 20, and for the last five, one in 19, thus shewing a slight increase in later years of about 5 per cent. The year of greatest mortality was 1880, which gave one from pneumonia to every 15 from all causes, though 1870 was nearly about the same proportion.

About 33 per cent. more males than females died of this disease. These were, indeed, the exact proportions in totals for the last six years, varying somewhat each year. Very much the largest proportion died in the winter and early spring months, especially in March and April; many died of it in February, May and January.

The proportions dying at different ages do not vary much in this or other lung diseases (excepting in the tuberculous), one age not being much more exempt than another. A large number of young children in this climate, however, fall victims to this disease from exposure after being housed in unventilated and too warm rooms.

LIVER DISEASE.

From liver disease, including inflammation of the organ (not at all a common disease) and jaundice, there were 2,097 deaths during the decenniad; one in every 68 from all causes in the first five, and one in every 67 from all causes in the second five years, or an increase of about 1.5 per cent. Many more males than females died of disease of this organ. By far the largest proportion of the deaths occurred between the ages of 50 and 70; but many persons died between 40 and 50, and between 70 and 80 years of age.

A good many young children, chiefly under the age of one year, died of jaundice.

KIDNEY DISEASE.

From diseases of the kidney, including diabetes and nephria, or Bright's disease, there were recorded in the decenniad 1,409 deaths, or '9 per cent. of the total number of deaths recorded, being one from one or other of these affections in every 101 deaths from all causes. In the first five years there was one in every 112 deaths, and in the last five years one in every 96 deaths from all causes.

There were 356 deaths, or about one-fourth of the whole, from diabetes alone, being an average for the ten years of one in each 400 deaths from all causes. In this disease there was a decided increase in the average in the last five years, which gave one from diabetes in every 384 from all causes, while the first five gave one in every 434. The increase was especially marked in 1879, and to a large extent in 1880.

From Bright's disease there was a very large increase of cases in the later years, but it would appear from the fact that so few deaths were registered under this head in the first two or three years of the decenniad that many of those who died from this cause were registered as having died of kidney disease simply.

About twice as many males as females died of kidney diseases. Taking the six years in which the reports give the sexes as they relate to the different diseases, the deaths from these affections of 705 males and 355 females were registered. Of deaths from diabetes during the six years, 174 were of males and 93 of females; and from Bright's disease, 172 males and 132 females. It appears, therefore, that a greater proportion of females die of Bright's disease than of any other kidney disease, the difference in the number of deaths of males and of females from this affection being less than from any of the others. By far the largest proportion of deaths from affections of the kidneys were of individuals advanced in years. A few young persons in their teens died from diabetes, but few victims died of the other diseases before the age of 30.

APOPLEXY.

From this disease 1,950 deaths were registered during the ten years. There was a much larger proportion of deaths from it registered during the first than during the last five years; in the former period there was one death from this cause in every 61, and in the latter, one in every 81 from all causes. A larger number of males than of females died of the disease. It is especially a disease of advanced life; very few persons die of true apoplexy before reaching the age of 40 years.

PARALYSIS.

This disease, on the other hand, shews a slight increase in later years, of from one death from it in every 59 from all causes in 1870, to one in every 56 from all causes in 1880; or one in every 60 for the first five years, to one in every 57 for the last five. In 1872 there was only one death from this cause in every 68; and in 1879 there was one in every 61; while in 1878 there was one in every 52.

The returns shew a gradual increase from 1872 to 1878, except in 1876, when the proportion was less than in the previous year.

DIARRHŒA.

During the decennium there were 3,784 deaths from diarrhea. A much smaller proportion of persons died of it on an average during the last than during the first five years; or one in every 33 of the total number of deaths in the first five, and one in each 40 in the last five. Much more than one-half of decedents whose ages are given in the

reports died under the age of one year; few died of it in middle life. About three-fourths died during the months of July, August, and September.

Dysentery.

From this disease 1,555 deaths were registered in the ten years, but there was nearly three times as large a proportion on the average in the first five as in the second five; one death being recorded from dysentery in every 52 in the former period, and only one in every 151 in the latter period. In 1872 there was a large proportion of deaths from this cause, as well as from diarrhea; there being one fatal case from dysentery in each 31 deaths. More than 3.1 per cent. of the total number of deaths for the year resulted from this disease. It sometimes prevails epidemically. While many young children die of dysentery, it is also a common and fatal disease among the aged.

CHOLERA INFANTUM.

The returns shewed 2,380 deaths of infants or very young children from cholera infantum; nearly all, indeed, were under the age of one year. A somewhat larger proportion of deaths from this disease occurred in the last as compared with the first five years of the ten, viz., one in 59 and one in 60 respectively. Almost all of the deaths occurred in July, August and September; either in the very warm weather, or in the period immediately following it. On an average, during the last six years, 28 per cent. more males than females died of cholera infantum. This is one among several proofs, that of those diseases which especially attack the young, more males than females die.

SCARLET FEVER.

By this destroyer of young life, the deaths of 4,320 persons were caused in the decennium, or about 3 per cent. of all the deaths recorded, the average being 432 per year, or one from scarlet fever in every 33 from all causes. But this is one of those diseases which frequently prevail epidemically, and, as a result, the mortality from it fluctuates very much from year to year. In 1870 there were 228 deaths from scarlet fever in a total of 6,905 deaths from all causes, or one in every 30-somewhat more than the average of the ten years. In the next two years, 1871-72, there were 1,272 deaths recorded, nearly a like proportion in each year, or much more than a fourth (nearly 30 per cent.) of the whole number in the ten years from the same cause; thus giving one in 15 from all causes. In the next year, 1873, there were only 176 deaths from scarlet fever, or one in every 62 from all causes for the year. There was, therefore, more than four times as large a proportion of deaths from this disease in 1871 and 1872 than in the following year. In 1874, for every 43 deaths recorded there was one from scarlet fever; in 1876 the proportion was the same, though both the number of deaths from this disease and the total number of registrations of deaths were nearly double what they were in 1874. In 1877 there was a large increase in the mortality from scarlet fever, and the proportion increased to one in every 24 from all causes; in 1878 it fell to one in 40, and in 1879 to one in about 70, the lowest in the decade; in 1880 it rose again, and gave one in every 48.

The first five years gave an average of one from this disease in every 25 from all causes, and the last five one in every 39.

In 1871-72 the epidemic was much more marked and fatal in some counties than in others. In 1872, ten of the forty counties, or united counties—namely, Essex, Halton, Huron, Leeds and Grenville (United), Oxford, Peel, Simcoe, Waterloo, Wellington and York—returned 410 deaths, or little short of two-thirds of the 642 cases. Parry Sound, Thunder Bay and Prince Edward were the only counties in which there were no deaths recorded.

In the severe epidemic of 1877, when 858 deaths were recorded as from the disease, five of the above counties (Peel, Simcoe, Waterloo, Wellington and York) suffered severely. In York there were three times as many deaths from this disease registered as in 1872; indeed, more than one-sixth of the total number of deaths from this cause were in York. The other four counties suffered on an average about as in 1872. Next to the five counties mentioned, the extreme eastern counties of Lanark, Prescott and Russell, Renfrew, Stormont, Dundas and Glengarry suffered most in 1877, as if the disease had spread east and north, from Leeds and Grenville, during the intervening five years, sporadic cases causing a few deaths in each of the counties in each year until 1878. The above counties, with York and Wentworth, returned more than one-half of the total deaths from this disease in this epidemic. Excepting Wentworth and York, none of the central or western counties suffered very severely in 1877; Northumberland and Durham, Ontario and Lincoln, were, however, the greatest sufferers. Algoma and Thunder Bay alone escaped its ravages.

MEASLES.

Though by many this is not regarded as a disease much to be feared, it caused in the ten years 736 deaths, or one in 195 of the total from all causes. The largest proportion of these was of children between the ages of one and 5 years, though many of the deaths were of infants under one year; a few died at ages above 30 and even 40 years.

The number of deaths from this disease varied much, too, from year to year. In 1870 there were 47 deaths recorded, or one in every 147 of the total recorded for the year; in 1871 there were 40 deaths, or one in every 259 of the totals; in 1872, 61 deaths, or one in every 176; in 1873 the mortality rose to one death from measles in every 133, and in 1874 to one in every 96 deaths from all causes. The five years gave one death from measles in In 1876 there were only 31 deaths recorded from measles, or one in 141 from all causes. 600 of the total; in 1877 there was a still smaller proportion; and in 1878 only five deaths from measles were recorded in a total of 17,808; in the next year, 1879, there were 67 deaths from the disease, or one in every 268; and in 1880, 265 deaths, or one in every 74 of the total, the largest proportion on record. So few deaths, however, occurred from this disease in the three previous years, that the proportion in the last five was not nearly so great as in the first five, being one in every 237. In 1874, when a much larger proportion of deaths from measles took place than in any other of the first five years, just onehalf of them occurred in the counties of Brant, Essex, Kent, Middlesex, Simcoe and York, which returned 10, 6, 12, 6, 9 and 11 respectively.

In the epidemic of measles of 1880, Carleton suffered most, returning 40 deaths

from the disease; Essex and Hastings came next, giving 21 each; Huron returned 11; Middlesex, 12; Northumberland and Durham, 13: Peterborough, 10; Prince Edward, 8; and Wellington, Wentworth and York, 12, 15 and 27, respectively; these twelve counties returned 190 of the 265 deaths.

WHOOPING-COUGH.

From this disease, which is also too often thought lightly of, there were 1,803 deaths in the decenniad, or one in every 78 from all causes. The year in which the smallest number died of this disease was 1871, when 73 deaths from it were returned, or one in every 125 of the totals. From this there was a gradual increase from year to year till 1876, when one death in 50 of the total was from whooping-cough. There was then a gradual decline in the mortality during the next three years, until in 1879 there was but one from this cause in every 106. In 1880 the mortality increased to one in every 66 from all causes. In the most fatal year, 1876, York returned 60 deaths from whooping-cough; Wentworth, 46; Wellington, 29; Frontenac, 26, and Simcoe, 21; about half of the total number of deaths from this disease occurr in these five counties. Northumberland returned 18; Grey, 17; Oxford, 15; and Waterloo, 13. From the counties of Prince Edward, Hastings, Thunder Bay and Muskoka, only, no deaths were returned; the other counties returned from 2 to 4, 8, 10 and 11 deaths each. In 1880, York, Wellington, Wentworth and Kent suffered most from this disease, and returned respectively 40, 27, 17, and 19 deaths; from Prince Edward, Renfrew, Lanark, Victoria and Peel, no deaths were returned from this cause.

Many more females than males died of whooping-cough. More than one-half of the decedents were under the age of one year, and nearly all were under 5 years. There were deaths during the summer as well as during the cold weather.

CROUP.

From this disease 2,603 deaths were registered in the ten years; in the first five years 659, and in the last five 1,944—or one death from croup in every 73 and 48 respectively, for each period, of the total number of deaths returned from all causes. This shews a very large increase in the latter years in the mortality from this disease. The increase was from one in every 101 of the total in 1870, to one in every 45 in 1880. The increase was not marked until 1876, when the mortality was as great as in 1880, though it was less than in 1877 and 1878. More than half the deaths from this disease were of children between the ages of 1 and 5 years, and nearly as many died of it above the age of 5 years as under 1 year.

DIPHTHERIA.

During the ten years, 5,001 deaths were registered as caused by diphtheria. There was an average of one death from this cause in about every 28 deaths from all causes. The first five years gave only one death in every 61 of the total, and the second five one in every 22 of the totals, or nearly three times as large a proportion. With one exception, in 1872, there was a gradual and constant increase from year to year in the proportion of deaths

from diphtheria, for the nine years 1870 to 1878, inclusive. The proportions were one death in each 94, 55, 65, 64, 47, 31, 22, 20, and 18 of the totals in each of the nine years respectively. In 1879 there was one death from diphtheria in every 31 from all causes; and in 1880, one in every 23. There was, therefore, more than five times as large a proportion of deaths—five times as many deaths in proportion to population,—from this cause in 1878 as in 1870, and more than four times as large a proportion in 1880 as in 1870.

Every part of the Province suffered much from this disease, and in every county many deaths were recorded. In certain years some of the counties suffered less than others, while in the next, or another year, those counties which had to some extent escaped, suffered in their turn, and so on throughout the decenniad. No county wholly escaped, and on the whole the average or proportion of deaths in the different counties did not vary much.

As in croup, a large proportion of the victims of diphtheria were under 5 years of age; but a large proportion were of deaths over 5 years, between 5 and 10 years, and between 10 and 20 years.

Much has been written of late in reference to the identity of croup and diphtheria. In 1879 a Special Committee of the Royal Medico-Chirurgical Society, after examining into the relations existing between the so-called two diseases, arrived at the conclusion that they are virtually identical, in corroboration of which view it may be here noted that most of the counties in this Province, and also those seasons which have returned a high mortality from diphtheria, have also returned a high mortality from croup. It is not easy to explain the great increase in the mortality from croup within the last few years, except on the theory that it is either identical with diphtheria, or has somewhat of a contagious character, and prevails epidemically in certain localities and seasons.

TYPHOID FEVER.

During the ten years under notice there were 3,648 deaths registered as from typhoid fever, and in the eleven, including 1875, there were 3,871 deaths. There was a much smaller proportion of deaths from this disease during the last five years than during the tive from 1870 to 1874; the decrease in the mortality from it in late years was, indeed, marked. In the five years 1870 to 1874, there were recorded 1,676 deaths from typhoid fever in a total of 48,253 deaths from all causes, or one death from this disease in every 28 from all causes; in the five years from 1876 to 1880, there were 1,972 deaths from typhoid fever in a total of 94,354, or one death from this cause in every 47 of the total.

This is especially a disease which attacks persons in the prime of life; the majority of its victims are between the ages of 15 and 40 years. Between the ages of 20 and 30 a much larger proportion of deaths occurred than during any other decennial period of life, The mortality in both sexes was much the same. While every month contributed a large share of victims to the disease, the autumn months gave the greatest average mortality from it.

SMALL-Pox.

The mortality from this disease has fluctuated very much during the ten years, as shewn by the table. In 1870; there were only two deaths recorded as caused by it; 38

occurred in 1871, and 187 in 1872; then came a marked fall in the mortality, and in 1873 there were only 72 deaths, while in 1874 there were 112. Again in the years 1876-77-78 there were only 31, 45, and 36 deaths, respectively recorded as from small-pox. In 1879, however, there were 195 deaths—the highest in the decenniad—and in 1880, 143 deaths. In the first five years there were 411 deaths from small-pox, and in the last five, 450 deaths, while there were nearly twice as many deaths registered from all causes in the last, as in the first five; thus shewing a large proportionate decrease in the mortality from this most loathsome disease. Comparatively few died of it after the age of 40 years, and a large proportion of the deaths were of those between one year and 10 years of age.

RECAPITULATION.

It is found then, from the returns, that there was in the proportion of deaths from zymotic diseases as a class, as compared with the total number of deaths from all causes, a decided decrease in the ten years, though in some of the diseases of the class—in croup and diphtheria, for instance—there was an alarming increase; in cholera infantum there was a slight increase. As the diseases of this class for the most part prevail at times epidemically, an increase, small or great, is at any time liable to take place from the breaking out and spread of an epidemic of any one or more of them. The decrease, therefore, during so short a period does not necessarily, by any means, shew the commencement of a permanently improved condition of the public health, nor that such condition will follow. These are regarded as the more especially preventable diseases, and the aim of the sanitarian is to prevent, if possible, their outbreak and their spread in communities.

In tubercular diseases, the next class, there was a slight decrease also. In diseases of the nervous system there was a marked decrease, owing to the subsidence of an epidemic of cerebro-spinal meningitis which prevailed in 1872–73, and which has been placed in this class, but which has the characteristics of a zymotic disease.

In the fourth class in the list, diseases of the respiratory organs, there was, on the other hand, an increase in the decennium in the proportion of deaths registered; and in diseases of the urinary organs there was a slight increase.

As to the special diseases, there was a slight increase in the proportion of deaths from consumption; a large increase from both heart disease and cancer, and a slight increase from inflammation of the lungs, liver disease, kidney disease and paralysis.

With a decrease in the proportion of deaths from any disease or class of diseases, there would necessarily follow a corresponding increase in the proportion from some other disease or diseases. Hence we may account for the increase in the proportion from many of the diseases last above referred to by the decrease in the proportion from zymotic diseases.

It may be observed, however, that the increase in the proportion of deaths from heart disease and from cancer was very great, being at the rate of about 20 per cent. and 33 per cent. respectively, and therefore much beyond what can be accounted for by the decrease in the proportion from other diseases.

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1876.*	Average Age.	44557772445444475447544441546547546854486
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		Miners Musicians Manifecturers Merchants Other occupations Painters Printers Punctures Pulyacians Sawayers Sawayers Samores Samores Samores Samores Samores Samatresses Samatresses Samatresses Samatresses Samatresses Sarans Tamores Tamores Tallors Tanlors Tanlo

* No report in 1875

AGES AT DEATH IN CERTAIN OCCUPATIONS,

Amongst the many causes of disease and too early death are found many of the occupations in which people engage. Many occupations tend to shorten life in a variety of ways. Some of them give rise to such a condition of the surrounding air that to breathe it is more or less injurious to health, and interferes with the healthy functions of different organs, and thus life is cut short. Many avocations necessitate too much confinement indoors, and the want of sufficient pure fresh air and sunlight shortens the lives of those engaged in them. Modern society demands that everything in art shall be perfect; hence labour is greatly divided and muscular action restricted. Thousands overwork a small portion of their bodies, while the other portions are hardly used at all, and exercise, so necessary to health, is greatly restricted. The seamstress and the telegraph operator get hardly any physical exercise whatever, while the weaver, at every sweep to or fro of the shuttle, brings into action nearly every muscle in his body; and it is not surprising that the average age of those engaged in the two former occupations is less than half that of those engaged in the latter.

It is the work of the hygienist to learn by statistics the evil effects of the various occupations upon the human organism, and to combat them as far as possible.

Attention may here be drawn to what has already been stated in annual reports, viz., that the evils attending certain callings sometimes seem greater than they really are. Some occupations which seem unfavourable to longevity per se (while in a large measure of this character), are less so than the physical constitutions of the persons engaged in them. Those who are delicate and weakly are most disposed to chose indoor, sedentary occupations; while the more vigorous and the well constituted usually manifest greater wisdom and caution, or more of the instinct of self-preservation, and select pursuits more favourable to longevity.

The occupation which in this Province has been most favourable to long life, as shewn by the returns of deaths, and in Table K, is that of soldier or volunteer, the former often registered as pensioner. During the last seven years of the decennium, 267 deaths which were registered under the above heading shewed that the decedents had reached the average age of 68.6 years. Of these 26 died in 1874, at an average age of over 70 years, and 51 in 1879, at an average age of over 71 years; on the other hand, 48 died in 1878, averaging 67 years. Doubtless, a large proportion of the 267 had been in the British army, and in early life were picked men, well developed, of vigorous constitution, and good health, and for the most part spent an easy life, with regular habits, and hygienic environments; all contributing to prolong life. It must be observed that probably but few of these soldiers were Canadian born, or had lived the greater part of their lives in Canada.

The occupation in which the next longest average of life is found in this Province is that of weaver, and it may really be regarded as the employment here most promotive of longevity. There were 192 weavers whose deaths were registered during the seven years above named, and who had lived to the average age of 68.2 years. § Theirs was evidently a healthy occupation. The groups or numbers engaged in it dying in each of the seven years varied in the average individual ages from 62 years in 1873, the lowest average

to 72 years in 1874, the highest average; the deaths of 15 only, however, were registered in each of these two years. In 1877, the deaths of 31 were registered at an average age of 70 years; and in 1880, 32 at an average of 68 years. The occupation of weaving brings into moderate and not severe action nearly all parts of the body, especially the upper extremities and most of the muscles of the trunk; there is usually considerable walking out of doors connected with it, and yet there are not necessarily exposures of any kind. Those engaged in it, too, are mostly frugal in their habits—all conditions favourable to health and long life.

There were registered during the seven years 191 deaths of paupers at an average age of 68.1 years. Pauperism cannot properly be termed an occupation, and few become paupers before they have reached a good age, with an expectation or probability of long life. They, moreover, are of that class which for the most part has taken life easily, without overwork or great anxiety.

Fourth, as regards longevity, in the list of the various occupations, come clergymen. The deaths of 231 who had reached the average age of 68 years were registered during the seven years. The circumstances which most contribute to the longevity of clergymen are, their temperate, tranquil lives, their freedom from exposure and severe toil, and their possession usually of all the ordinary or essential comforts, if not commonly the luxuries of life, while most of them are much in the open air.

Next to clergymen come those registered as "gentlemen," whose average individual age was 67.7 years, of whom 947 died within the seven years. So far as regards some of the circumstances of life and habit favouring health and longevity, gentlemen may be regarded as in a condition not unlike that of paupers. They have really no occupation; they take life quietly; most of them, doubtless, were once engaged in some pursuit, perhaps a healthy one, and in which they accumulated the means upon which to live without labour. Doubtless they were somewhat advanced in years, with a good expectation of life before they became what is in this connection called gentlemen.

Not classed with these, nor to have the years of their shorter lives computed with the years of the longer life of "gentlemen," are the hundreds and thousands who fell by the way, perhaps much earlier in the race for competency, striving to become possessed of sufficient means to enable them to live at some future time as "gentlemen." It was only the few (a goodly number on the whole, it is true, supplying 135 lives, each of 67.7 years per annum, for seven years, yet few, comparatively, after all) who, having lived past the critical periods of their earlier years and reached to a good expectation of life, and obtained the competency upon which to live at ease, could be classed under this head, which shows for its individuals such good average longevity.

Coming next to the above, as regards length of life, are gardeners, 144 of whom died in the seven years, each at an average age of 61.8 years; and farmers, 14,583 of whom died, each shewing an average age of 61.4 years, both of which classes may be considered together. These in their average failed to reach, by six years, the average length of the life of the gentlemen, and by nearly eight years the average of clergymen. Farming should be about the most healthy of all occupations and promotive of longevity. With less severe labour and careless exposure, and a little less anxiety to acquire riches, the life of the farmer might be much prolonged.

Farmers' wives, of whom 10,022 died in the same period, were shorter lived by nearly two years than the farmers themselves, the average being 59.6. What but indoor life for the most part can account for this difference? True, the wife of many a farmer has more real drudgery, more constant work than the farmer himself, aside from the trials and duties of maternity, but confinement indoors is doubtless the chief cause of her shorter life.

The deaths of 340 "public officials" were registered during the seven years, each at an average age of 60.2 years. Of tanners 34 died, each averaging 59.5 years of age; 21 provincial land surveyors died at an average age of 59.1 years; 64 millwrights, at 58.8 years; 317 tailors, at 58.3 years; 251 masons, at 58.2 years; and 144 waggon-makers, at 58.1 years. 500 shoemakers died, who each averaged the age of 55.7 years; and 153 millers, who averaged 55.1 years. 905 carpenters lived to only an average of 51.3 years; and 399 blacksmiths, to only 50 years. 108 bakers and confectioners, and 4,166 labourers, each reached an average of 52.3 years; and 130 coopers, 56.3 years; 1,010 women, who were registered under the head of "housewives," died at the average age of 53 years.

Of physicians, who it may be thought should show a better record as to longevity, 187 died during the seven years, at an average age of only 51.2 years. But physicians while attending to the health and lives of their patients are too often neglectful of their own. 120 members of the legal profession died at the early average of 45.3 years.

Of merchants, 740 deaths were registered at an average age of 49.3 years; and of book-keepers and clerks, 484 deaths, at an average of only 39.3 years; they lived a shorter life by ten years, or about 20 per cent., than the merchants.

Of servants, probably mostly females, 615 died during the seven years at an average age of only 41.9 years; of seamstresses, 146 died whose average age was 38 years; and of milliners, 136 died, averaging only 35 years.

In the seven years there were 295 registrations of deaths of teachers, whose average of life was only 43.3 years; 81 of printers, whose average of life was 36.2 years; and 230 of railroad employees, the average of whose lives was 36.4 years. A large proportion of the deaths of the last were the result of accident. 188 painters and 68 moulders, averaged 42.6 years, or over six years more than printers.

TAB

DEATHS by Occupations (Causes of Death)

	Total Deaths.	Apoplexy and Paralysis.		Brain Disease.		Cancer.		Consumption.		Heart Disease.	
Occupations.	Ргон аll Сачвек.	Number of Deaths.	Per cent, of the whole,	Number of Deaths.	Per cent, of the whole.	Number of Deaths.	Per cent, of the whole.	Number of Deaths,	Per cent, of the whole.	Number of Deaths.	Per cent, of the whole.
BlacksmithsButchersBookkeepers, Salesmen and	237 92	14 6	6.0 6.52	6	2.5	4 2	1.7 2.17	40 10	16.9 10.08	9 6	3.8 6.52
Clerks Bakers and Confectioners Carpenters Cabinetmakers	287 75 564 96 148	$ \begin{array}{c c} 11 \\ 4 \\ 25 \\ 6 \\ 12 \end{array} $	3.83 5.33 4.42 6.25 8.10	8 1 11 3 5	2.78 1.33 1.95 3.12 3.37	3 1 15 2 8	1.04 1.33 2.66 2.08 5.40	108 19 116 19 18	37.63 25.33 20.56 19.78 12.16	15 13 34 10 10	5.22 17.33 6.02 10.41 6.75
Clergymen Carriage and Waggonmakers ers Engineers Farmers Gentlemen Gardeners Labourers Lawyers Milliners and Dressmakers Millers Masons Merchants Moulders Printers Painters Physicians Public Officials Railroad Employees Stone Cutters Shoemakers Sailors Saddlers and Harness Ma-	92 78 9,291 633 102 2,921 79 95 103 150 452 40 68 105 246 135 62 328 132	66 552 68 5 131 3 3 7 13 45 10 12 19 2 2 1 22 5	6.52 7.7 5.94 10.74 4.990 3.15 6.80 8.66 10.00 2.94 9.80 11.42 7.72 1.48 1.61 6.70 3.78	5 3 178 18 1 52 4 2 3 16 4 2 4 7 3 3 7 4	5.43 3.84 1.80 2.84 0.98 1.78 5.06 1.95 2.00 3.51 10.00 3.51 10.00 3.80 2.84 2.22 4.83 2.13 3.03	2 1 260 16 4 63 2 2 4 15 5 9	2.17 1.28 2.80 2.52 3.92 2.15 2.10 1.95 2.66 3.29 4.90 2.85 2.03	27 12 1,212 41 8 461 23 34 16 20 114 15 34 25 11 18 23 24 25 23 24 25 22	29.34 15.40 13.04 6.47 7.84 15.78 29.11 35.78 16.53 25.22 37.50 50.00 24.5 10.47 7.31 17.03 38.70 17.68 16.66	55 7 182 6 8 9 9 28 3	5.43 5.12 5.97 8.68 6.86 6.23 7.60 8.42 8.73 6.00 6.19 7.50 3.00 5.88 6.66 12.20 6.66 4.83 7.01
kers Seamstresses Seamstresses Tinsmiths Tavern-keepers Teachers Soldiers and Pensioners Tailors. Weavers Other Occupations.	62 84 332 50 218 187 246 201 114 1,510	15 1 19 3 15 13 6 91	1.61 4.51 2.00 8.70 1.60 4.51 6.46 5.26	2 6 2 6 1 1 5 2 50	2.35 1.83 4.00 2.75 .53 .40 2.49 1.75		2.10 2.00 1.83 2.12 2.03 2.49 2.63	28 32 102 15 50 66 14 25 15 314	45.16 38.1 30.72 30.00 22.93 35.3 5.69 12.48 13.15	$\begin{array}{c} 2\\ 3\\ 22\\ 2\\ 12\\ 6\\ 12\\ 17\\ 5\\ 120\\ \end{array}$	3.22 3.57 6.62 4.00 5.5 3.2 4.87 8.49 4.40
Total	19.717	1,154	5.8	425	2.1	489	2.4	3,189	16.1	1,249	6.3

LE L. for 4 years from 1877 to 1880, inclusive.

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	ney ease.		ver ease.	Lu Dise	ing ease.	Pneui	nonia.	Accid	cidents. Intemper- ance. Suicide.					
Number of Deaths.	Per cent, of the whole.	Number of Deaths.	Per cent. of the whole,	Number of Deaths.	Per cent. of the whole.	Number of Deaths.	Per cent, of the whole.	Number of Deaths.	Per cent. of the whole.	Number of Deaths,	Per cent, of the whole.	Number of Deaths.	Per cent, of the whole.	Other Diseases.
2 1	1.0 1.08	7	.3	5 3	$\frac{2.1}{3.26}$	16 13	6.8 14.13	8	3.4 6.52	2	2.17	4	1.7 1.08	122 42
8 1 10 6	2.78 1.33 1.77 4.05	5 14 2	2.48 2.08	11 3 11 1 1	3.83 4.0 1.95 1.04 .62	15 5 38 3 11	5.22 6.66 6.73 3.12 7.43	11 3 31 4 2	3.83 4.0 5.49 4.16 1.35	3	1.04	5 4 2	1.74 · .70 1.35	84 25 255 46 73
2 166 16 3 33 33 33 10 11 12 17 2	2.17 1.78 2.52 2.94 1.12 3.80 2.21 1.47 2.94 1.90 2.43 1.61 2.13 1.51	164 164 12 1 1 48 1 1 1 2 2 13 1 1 1 2 4 9 9 2	5.12 1.76 1.89	25 197 21 7 83 5 2 4 5 17 	2.17 6.41 2.12 3.31 6.86 2.84 6.32 2.10 3.88 3.33 3.73 1.47 4.06 2.22 3.93 3.03	21 4 4 8 21 6 5 15 15 15 8	2.17 10.25 4.80 3.31 5.88 7.25 5.06 8.42 1.95 2.66 4.42 12.5 1.47 5.88 4.76 6.09 5.18 8.06 4.57 6.06	74 4434 19 1 1 249 5 3 7 9 23 1 4 10 56 6 4 11 29	7.60 5.12 4.66 3.0 .98 8.52 6.32 3.15 6.80 6.00	26	1.40	1	2.56 .59 .78 2.94 .92 	34 29 5,052 341 56 6 1,339 25 34 48 78 11 20 38 47 117 30 22 151 50
1 5 3 2 1 3 3 21	1.61 1.5 1.37 1.07 1.62 1.49 2.63	1 1 3 1 10 2 3 9	1.61 1.19 .9 2.00 4.58 1.07 1.21 4.47	1 1 4 3 14 4 3 6 4 48	1.61 1.19 1.20 6.00 6.42 2.12 1.21 2.98 3.50	8 9 12 4 13 13 9 13 5 72	12,90 10,71 3,61 8,00 5,96 6,95 3,65 6,46 4,40	1 13 1 8 7 6 13 2 12	1.61 1.19 3.91 2.00 3.66 3.74 2.43 6.46 1.75	6 3 5 3	1.83 6.00 2.3 1.21	1 1 2 1 1 2 1 2 8	1.19 .30 .45 1.07 .40 .49 1.75	19 34 136 17 73 77 170 91 67 554
332	1.6	362	1.8	508	2,5	1,059	5,3	1,129	5.7	133	.6	133	.6	9,555

MORTALITY IN CERTAIN OCCUPATIONS FROM CERTAIN DISEASES.

In looking over some of the more common diseases in their relations to, or their mortality amongst, those engaged in certain occupations, as illustrated in Table L, we find some interesting and instructive facts.

Apoplexy and paralysis, together, according to the returns of the four years, 1877 to 1880, which alone can be conveniently reached, were more fatal, proportionately, amongst physicians than amongst those who were engaged in any other occupation. During those years, 105 physicians died, 12 of whom, or 11.4 per cent., died from apoplexy or paralysis. During the same period, the deaths of 633 "gentlemen," so-called, were registered, of which 68, or 10.7 per cent., were from apoplexy or paralysis. Next came merchants, of whom 452 died in the four years, and 45, or about 10 per cent., from apoplexy or paralysis. Of painters, 10, or 9.8 per cent., in a total of 102, died from either one or the other of these affections, doubtless chiefly from paralysis, to which disease they are very liable. Amongst tavern-keepers, 8.7 per cent. of the deaths were from apoplexy or paralysis; amongst masons, 8.6 per cent.; amongst clergymen, 8.1 per cent.; and amongst public officials and engineers each, 7.7 per cent. On the other hand, of teachers, saddlers, harness-makers, and stone-cutters, only 1.6 per cent. of the deaths were from these diseases, which also caused nearly 6 per cent. of the deaths amongst the large class of farmers.

Brain Disease.—Of the 40 moulders who died in the four years, there were four deaths from brain disease, other than the above, or 10 per cent. of the whole. Next come waggon-makers, amongst whom, of 92 total deaths, 5, or 5.4 per cent., and then lawyers, amongst whom, of 79 deaths, or 4, or about 5 per cent., were from brain disease. Of 187 teachers who died, only one death, or 0.5 per cent., was from brain disease; and of 246 soldiers and pensioners who died, only one death, 0.4 per cent., was from the same. Amongst clergymen, 33 per cent.; of physicians, 3.8 per cent.; of gentlemen, 2.8 per cent., and of farmers, 1.8 per cent. of the deaths were from this cause

CANCER.—While 8, or 5.4 per cent., of the clergymen who died in the four years, died of some form or other of cancer, only one sailor in 132, or 0.7 per cent., died of it. Clergymen and sailors shew the highest and lowest mortality from this disease. Of painters, in a total of 102 deaths, or nearly 5 per cent.; of gardeners whose deaths were registered, 3.9 per cent.; of merchants, 3.3 per cent.; and of farmers and physicians, each 2.8 per cent. died of cancer; while on the other hand, less than 2 per cent. of book-keepers and clerks, engineers, bakers and confectioners, blacksmiths, tavern-keepers, and millers died of it. As this is a disease more peculiar to advanced life, few who are young die of it.

Consumption.—Of all soldiers and pensioners who died in the period under notice, only 5.6 per cent.; of gentlemen, 6.4 per cent.; of public officials, 7.3 per cent.; and of gardeners 7.8, per cent., died of consumption; while on the other hand, of the 68 printers, in all who died, 34, or 50 per cent.; of saddlers and harness-makers, 45 per cent.; of stone-cutters and seamstresses, each over 38 per cent.; of book-keepers, clerks, and moulders, each over 37.5 per cent.; and of milliners and dressmakers, and teachers, over

35 per cent., died of it. The mortality from this disease amongst servants, tinsmiths, waggon-makers, bakers and confectioners, merchants and lawyers, was much above the average. Of all physicians who died, 10 per cent., and of farmers 13 per cent. died of consumption. Of all who died, and had been engaged in any of the 36 occupations mentioned in Table M, an average of $16\frac{1}{2}$ per cent. died from this disease. More than the average of all the decedents in 23 of the occupations, and less than the average of all the decedents in 13 of the occupations, died of it. Abundant work for the public hygienist is indicated by the above facts.

Heart Disease.—The proportion of the deaths from heart disease to the total deaths from all causes, in all the occupations named in the table, during the four years, was 6.3 per cent. Of a total of 75 bakers and confectioners who died from all causes during that period, 13, or 17.3 per cent., died of that disease. This is a much larger proportion of deaths from it than in any other occupation, being nearly three times the average. Next come public officials, of whom 246 died from all causes, and 30, or 12.2 per cent., from this affection. Of all the cabinet-makers who died, 10.4 per cent. died of heart disease; and of all the gentlemen, milliners and dress-makers, millers and tailors, who died, 8.5 per cent. died of it. Of all the blacksmiths, printers, saddlers and harness-makers, seamstresses and teachers who died, only a little more than 3 per cent. died from heart disease, or little more than half the average for all the occupations. The mortality from this disease amongst clergymen, physicians, gardeners, farmers, and those of some other of the occupations, was nearly about the average of the whole, or 6 per cent.; that amongst lawyers was 7.6 per cent., or 1.3 per cent. above that average.

KIDNEY DISEASE.—From this disease the proportionate mortality was greater amongst clergymen than amongst those engaged in any other occupation, or more than two and a half times as great as the average for the whole; it was also large amongst lawyers and millers.

LIVER DISEASE.—From this the greatest mortality was amongst engineers, and next in order stand tavern-keepers, tailors, physicians, public officials and blacksmiths. The lowest mortality was amongst sailors, and next lowest amongst servants, gardeners, milliners and dressmakers, and teachers.

Lung Disease in the table refers to diseases of those organs other than those which are otherwise specified, as consumption, inflammation, etc.; and being so indefinite in character but little interest can attach to it as a cause of death. A large proportion of engineers, gardeners, lawyers, tavern-keepers and tinsmiths died from "lung disease," so-called.

PNEUMONIA.—Of all the deaths from all causes amongst those engaged in all the occupations, 5.3 per cent. were from inflammation of the lungs; while of all deaths amongst butchers, 14 per cent.; amongst moulders, 12.5 per cent.; and amongst saddlers and harness-makers, 12.9 per cent., were from the same. 10 per cent. of the deaths of engineers and seamstresses were from this cause.

ACCIDENT.—Of all the deaths from all causes in all the occupations, 4.3 per cent. were from accident. The returns shew that of all deaths amongst railroad employees, 41.5 per cent. were of this character. Of the deaths of sailors, 21.9 per cent. were accidental; of labourers, 8.5 per cent.; of waggon-makers, 7.6 per cent.; of lawyers, butchers, millers,

masons and tailors, over 6 per cent. were from accident. Of clergymen, saddlers and harness-makers, and seamstresses, only between 1 and 2 per cent., each, of the deaths were registered under this head.

INTEMPERANCE, according to the returns, caused the death of 6 per cent. of all the tinsmiths who died in the four years, or about nine times as large a proportion as the average in all the occupations together, which was .67. 2.4 per cent. of the deaths of tavern-keepers, 2.1 per cent. of those of butchers, 1.8 per cent. of servants, and 1.4 per cent. of labourers, were from this cause.

Suicides were most common amongst gardeners; next amongst engineers, weavers, book-keepers and clerks, blacksmiths, and printers, respectively; and next, somewhat strange to record, come clergymen, of whom double the average proportion died of suicide.

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	Canadians.		23.5	ý,	Canadians.	3743 2408 899 142	3.7
	Germans.	124 70 4	45. 17. 19.	YEAR	Germans.	746 452 150 14	20. 1.8 8.
×	Americans,	322 249 132 23	41.	E FIVE	Апнетісань.	1650 1250 688 135	70. 41. 8.1
1878.	Scotch.	722 507 231 33	70. 32. 7.5	лок тн	Scotch.	3807 2600 1261 256	68. 33. 6.7
	.flsirI	1284 873 396 95	68. 30.8 7.5	Totals for the Five Years	.rleirI	6725 4575 2032 455	68. 30. 6.7
	English.	734 483 188 27	65.5 25.7 4.7	T	ենջևեր	3989 2567 1010 165	64. 4.1
	Canadians.	707 450 175 32	63.6		Canadians.	839 203 322	ह मं य
	Germans.	155 92 35 6	6.4.		Сеппанз.	177 114 40 3	431-1
7.	Americans.	345 251 140 35	72.7 40.5 10.	.0.	Атегісань.	288 227 136 18	6.7.
1877.	Scotch.	751 548 275 67	73. 36.6 8.9	1880.	Scotch.	816 566 256 53	69 1.1.0.0.0
	.tlsirI	1368 897 384 82	5.5.6.		.tleir1	1434 1000 131 93	99.0°.0°.
	English,	760 501 210 31	66. 27.6 4.		Finglish.	888 569 219 30	3.5
	.sasibsas.	720 466 164	32.2.3		Canadians.	814 521 201 29	64. 7.24 3.5
	Germans.	137 86 30 30	표함하		Germans.	550 44 121 150 14 121	55. 15.
9	Americans.	347 259 137 27	74. 39. 7.	.6	Атыгісаня.	348 264 143	41. 9.
1876.	Scotch.	702 483 227 43	8 8 7 7	1879.	Scotely.	816 536 272 60	72.6
	.dsirI	1283 888 389 90	69. 29.		.fisirI	1356 917 439 95	67.6 32.3 7.
	Fuglish.	738 470 173 33	23,-		English.	869 544 220 444	25.3 5.3
1	1	3588	6.888			3688	5.88
		Potal deaths over	Per cent. of number over 60 living over			Total deaths over	Per cent, of number over 60 living over

. It is of importance to note, according to the returns for Ontario shewn in the above table, that while as large a proportion of Canadians as of English, Irish, Scotch, Americans and Germans lives to be 60, and even almost 70 years old, a much smaller proportion lives on to exceed the ages of 80 and 90 years.

The table shews that during the five years, 1876 to 1880, 3,989 English people died at the age of 60 years or over, and that 1,010, or over 25 per cent. of that number, lived to exceed the age of 80 years; that 6,725 Irish people died at the age of 60 years or over, and 2,032, or 30 per cent. of that number, lived to exceed the age of 80 years; that 3,807 Scotch people died at the age of 60 years or over, and 1,261, or 33 per cent. of that number, lived to exceed the age of 80 years; that 1,650 Americans, so called, died at the age of 60 years, and 688, or 41 per cent. of that number, lived to exceed 80 years; and that 3,743 Canadians died at the age of 60 years, and only 899, or 24 per cent. of that number, lived to exceed the age of 80 years. The difference is still more marked in those who lived to be 90 years old and over. A proportion of only 3.7 per cent. of Canadians lived to this age, while of English, Irish, Scotch and Americans there were 4.1 per cent., 6.7 per cent., 6.7 per cent., and 8.1 per cent, respectively. Up to the age of 70 years the difference was not so marked. The Germans were considerably shorter lived than the Canadians. The Americans show the most favourable record; next come the Scotch, then the Irish and English, and next to the English the Canadians—between whom and the English there is not much difference and lastly the Germans. The number of Americans registered is not so large as that of any of the others, the Germans excepted, and they are most probably of the well-to-do class or of the very low class—both of whom take life easy—and not of the more hard-working people, who are usually most exposed, or perhaps often indifferent, to the influences which shorten life. The hardy, plain-living Scotch and Irish come next in order. It would be interesting and profitable to know whether lager beer and tobacco, to which most Germans are partial, and more or less addicted, exerted any influence in preventing a larger proportion of them reaching an advanced age in this Province.

It is interesting to observe that the proportions are nearly the same as regards the totals of the five years, and those for each individual year.

A BRIEF LIFE HISTORY OF A CANADIAN GENERATION.

TABLE M.

	Population.	Births.	Deaths.	Natural Increase.	No. of the 60,480 who died.	No. who survived.
1880. Increase in one year	1,890,000 26.460	60,480	34,020	26,460		60,480
1881. Increase in four years	1,916,460 110,535	61,325	34,496	26,829	7,824	52,656
1885. Increase in five years	2,025,995 147,562	64,864	36,486	28,378	5,110	47,546

TABLE M.—Continued.

	Population.	Births.	Deaths.	Natural Increase.	No. of the 60,480 who died.	No. who survived.
1890. Increase in ten years	$\substack{2,174,557\\325,868}$	69,600	39,145	30,455	2,035	45,511
1900. Increase in ten years	2,500,425 374,570	80,016	45,009	35,007	3,015	42,496
1910. Increase in ten years	2,874,995 426,756	92,010	51,750	40,260	4,812	37,684
1920. Increase in ten years	3,301,751 494,607	105,657	59,432	46,225	4,041	33,643
1930. Increase in ten years	3,796,358 568,379	121,484	68,335	53,149	4,168	29,475
1940. Increase in ten years	4,364,737 653,834	139,670	78,564	61,106	4,713	24,762
1950. Increase in ten years	5,018,571 744,751	160,595	90,335	70,260	6,865	17,897
1960. Increase in ten years	5,763,321 863,340	184,425	103,739	80,686	9,440	8,457
1970. Increase in ten years	6,626,661 992,680	212,054	119,280	92,774	6,680	1,777
1980.	7,619,341	243,840	137,160	106,680		

Note.—It should be observed here that the population of 1880, as estimated above, at 1,890,000, besides being put in round numbers, and as an approximation only, is intended to represent the average of the year, or that on the 1st of July; whereas the estimation on page 11, putting it at 1,884.200, refers to the time of taking the census in April, two months and more previous, when the numbers would be considerably less.

Taking the average of the returns for the last five years, 1876 to 1880, as a basis, so far as they afford information, the life history of a generation in Ontario may be briefly traced in the following manner:—

Estimating the average population of the Province in 1880 to be 1,890,000 in round numbers—about which it evidently was, according to the decennial census of this year—and taking the estimate of 32 births per 1,000 of population, in accordance with the calculations in the early part of this Report, there were born in the Province during the year 60,480 children; there were 42,312 registrations of births during the year, but it appears that about 70 per cent. of the whole number which actually occurred were registered.

Of all the deaths which were recorded in the Province during the last five years, 22.5 per cent. were of children under one year. The number of deaths last year (for which see also the early pages of this Report), estimated at 18 per 1,000 of population was 34,020; 19,802, or about 55 per cent., were registered. In incomplete returns the registration of the deaths of children is more likely to be neglected than that of older persons; had all the deaths been recorded, doubtless not less than 23 per cent. of them

would be found to be of infants under the age of one year. In England, about 26 per cent. of all the deaths are of children under one year. Therefore, we may reasonably assume that at least 23 per cent. of the 34,020 estimated deaths last year, or 7,824 of them, were of children under the age of one year, leaving 52,656 of the 60,480 infants born during 1880 to enter upon their second year.

At birth, the 60,480 children of 1880 were unequally divided as regards sex, there being 107.8 boys to each 100 girls, or 32,428 males and 28,052 females; but the mortality of the first year, being over 40 per cent. greater amongst males than amongst females, went far to reduce this disparity.

Of the 7,824 who died during the first year of life, a large proportion, about one-fifth (being more than from any other one cause), according to the returns, died of "debility"—"infantile debility." These, doubtless, chiefly died at a very early period of existence, aged only a few weeks or a few days, or, it may be, a few hours, and from want of sufficient assimilative power to nourish the body, or from obscure affections difficult to diagnose correctly. Diarrhæa and dysentery, enteritis and cholera infantum—diseases of the intestinal track, or stomach and bowels—destroyed the life of a large proportion, or about one-eighth of the 7,824. The next largest proportion, about one-tenth, of the deaths among these infants, or about half as many as from debility, so-called, was from some one disease of the respiratory organs, chiefly inflammation and congestion of the lungs and bronchitis. From convulsions and diseases of the brain, too, a large proportion died. These diseases, together with whooping-cough, diphtheria, and scarlet fever and measles, carried off the great majority of the 60,480 who died at the early age of one year or under.

After passing the age of one year, the chances of life become vastly greater—existence, as it were, is an established fact. During the next four years, of the 52,656 children who entered upon their second year of life, but 5,100 died—an average of 1,277.5 per year, leaving 47,546 to enter upon their sixth year. The diseases which are most fatal to this period of life, between 1 and 5 years, and which carry off the largest numbers of children, are diphtheria and croup, and diseases of the respiratory organs and of the brain. At this period of life a much larger proportion die of diphtheria and croup, and of scarlet and other fevers, than of the same ailments in the earlier period, viz., under one year. A good many more males than females die between the ages of 1 and 5, and the difference between the number of boys and that of girls is still further reduced.

Large numbers of the 47,546 who enter upon the sixth year of life have passed through attacks of one or more of the diseases of childhood, scarlet fever, whooping-cough, measles, etc., and are in the more vigorous period of boyhood and girlhood, and for the most part more robust and healthy. Only 2,035 of them, an average of 407 per year, die during the next five years, that is, between the ages of 5 and 10 years, so that 45,511 enter the third quinquennial period of life, and their eleventh year. The 2,035 die of diseases similar to those which destroyed life in the period between the ages of 1 and 4 years.

Still fewer die in life's third quinquennial period, but during the fourth, between the ages of 15 and 20 years, the period of development of manhood and womanhood, a larger number, more especially of females, succumb to the numerous and varied influences.

which prey upon life at this critical age. During the decenniad, between the ages of 10 and 20 years, the 45,511 persons are reduced, by the death of 3,015, to 42,496, who enter upon the twenty-first year of their life. During this period, the proportion of deaths from heart disease, rheumatism, and typhoid fever increases, and in the latter five years the mortality from consumption quadruples that of the first five of the decenniad. During the latter part of the period a goodly number, especially of females, enter the married state, and before reaching their twentieth year about one-eighth of the emales—that is, more than one-eighth of all who ever marry—but only a little more than one-hundredth part of the males marry.

Over 70 per cent. then—42,496—of the 60,480 enter upon the third decennial period of life, and exceed the age of twenty years. They drop off, however, more rapidly now, so that 4,812 of those who entered upon this period will not reach the end of it, but will die from many various causes. From 20 to 30 years is the period in which consumption—that most fatal and deadly of all diseases—seizes upon and destroys the greatest proportion of its many victims. Many more females than males die, especially from this disease, during this decennial period. From the age of 20 to that of 25 large numbers both of males and females—little short of half of all who ever marry—enter the wedded state, but still a good many more females than males. During the next five years large numbers of both sexes enter upon married life, but more than twice as many males as females. During the ten years about seven-tenths of the survivors marry. This is the "age of love and of war, of dangerous work and of crime!" It is the age, too, of fatal accidents, especially from drowning; deaths from typhoid fever are also most common.

Upon the fourth decenniad of life 37,684 enter, and 33,643 pass through it—many of them, doubtless, too, through weary days of sickness, and numerous trials and tribulations. The remaining 4,041 succumb entirely and drop out by the way. This we may regard as the prime period of life, "the athletic age, the age of poetry." Large numbers marry in this period, but many more males than females. Consumption is still by far the most destructive disease; the mortality is still much greater amongst females than amongst males, and diseases of the heart, brain, and organs of respiration (excepting consumption) grow more and more common. This period of life with the previous one, between 20 and 30 years of age, are the maternal periods, and many mothers give up their life, as it were, to their offspring—either suddenly, passing from active, vigorous life to the cold stillness of death; or slowly and gradually, owing to too frequent pregnancies and lactation periods, along with too large a measure of the toils and duties of life.

Of the 33,643 who live beyond the age of 40 years, and enter the fifth decennial period, 4,168 die under the age of 50 years, leaving 29,475, or considerably less than one-half of the 60,480 who started out together on life's journey, to enter the sixth decenniad of life. From 45 to 55 is regarded by Dr. Farr as the "middle arch of life" in England. There, a few months after the age of 45, Dr. Farr says, each million who are born are reduced to half a million. This corresponds closely with what vital statistics show us to be true of Ontario, for considerably less than one-half of the population reaches the age of 50 years. In the fifth decenniad consumption is less destructive, but the mortality from diseases of the heart, kidneys, and liver becomes greater, and deaths

from apoplexy, paralysis, and dropsy are much more frequent, while cancer, which had been of rare occurrence, destroys many lives. Still, even at this period of life, a good many, but many more men than women, marry; the difference between the number of men and the number of women who marry is, however, not so great as during the two previous decenniads.

At the end of 60 years, the 29,475 who entered upon their fiftieth year are reduced to 24,762, 4,713 of them having died between the ages of 50 and 60. Cancer is much more fatal in this decennial period than in any other. The mortality from apoplexy, too, and from paralysis, heart disease, kidney disease, and dropsies, becomes still greater. Suicides are most common in this decenniad. And all these, and other less common causes of death, each take their share in the destruction of the 4,713 lives. About one-seventy-fifth part of all who marry are married between the ages of 50 and 60 years; but now the men outnumber the women by three to one.

In the next decenniad, between the ages of 60 and 70 years, a much larger proportion drops out by the way, and 6,865 of the 24,762 do not live to see the anniversary of their seventieth birthday; only 17,897 of the 60,480 who, 60 odd years before, started out together in the race of life reach the Psalmist's allotted period. The lives of these 6,865 are destroyed chiefly by heart disease (that disease being most fatal during this period of life), by pneumonia, by apoplexy and paralysis, and by dropsies. This is the most fatal period, too, in diseases of the liver and kidneys; while in it also many die of cancer, asthma, and bronchitis, and from the effects of tumours and abscesses, which become of more frequent occurrence. Notwithstanding advanced age, about one in every 200 people who wed marry during this period of life; and again, the men outnumber the women three to one.

After threescore and ten years, the survivors drop off more rapidly and in much greater proportion as the now nearly-finished race of life draws to a close, and 9,440, more than half of those who have attained 70 years, fall victims to diseases or accidents of one sort or another before the end of the eighth decenniad—victims, for the most part, to the various diseases last above mentioned, but more especially to paralysis, dropsies, bronchitis, pneumonia, and heart disease; while not a few are destroyed by erysipelas and by the effects of calculus (stone in the bladder) and hernia. Only 8,457 survive to the age of 80 years. About one man in each 400 who marry, marries after the age of 70 years; but not so many as one woman in 5,000.

According to Dr. Farr, in England, where registration is most perfect, most men who have become septuagenarians die at the age of 72 years. This agrees closely with what statisties in this Province show to be the case here. Doubtless a large proportion of the 9,440 who die between 70 and 80 years of age die soon after the age of 70 years.

After 80 years, the "aged pilgrims" rapidly disappear; of the 8,557 who reach this age only 1,677 live on to the advanced age of 90 years. Before the age of 95 years more than two-thirds of the 1,677 survivors of 90 years have paid the last debt of Nature, and are gathered to their fathers; while of the remainder less than one-fourth, or about 135, live to exceed the great age of one hundred years.

In this Province, most of those who die at ages exceeding 80 years, and too many of those who die before reaching fourscore, are registered as having died of "old age."

While some even after 80 years are registered as having died of paralysis, of cancer, of heart disease, or of other of the above-named maladies most peculiar to aged persons, it is most probable that many of those, both over and under 70 years, registered as having died of old age, were really victims of one or another of these maladies, and of such, "untimely died." Few, with less than 90 years of Time's changes upon them, die of true and natural euthanasia-true old age; though after this age doubtless not a few, die Nature's death, die without "pain, anger, or sorrow." "Dying thus," says an eminent physician, "the intellectual faculties of the fated man lose their brightness. Ambition ceases or sinks into desire for repose. Ideas of time, of space, of duty, lingeringly pass away. To sleep and not to dream is the pressing-and, step by step, still pressing-need, until at length it whiles away nearly all the hours. The awakenings are shorter and shorter; painless, careless, happy awakenings to the hum of a busy world, to the merry sounds of children at play, to the sounds of voices offering aid, to the effort of talking on simple topics and recalling events that have dwelt longest on the memory; and again the overpowering sleep. Thus, on and on, until at length the intellectual nature is lost, the instinctive and merely animal functions, now no longer required to sustain the higher faculties, in their turn succumb and fall into the inertia. This is death by nature, and when mankind has learned the truth, when the time shall come—as come it will—that 'there shall be no more an infant of days, nor an old man who hath not filled his days, this act of death—now, as a rule, so dreaded because so premature—shall, arriving only at its appointed hour, suggest no terror, inflict no agony,"

I have the honour to be,
Sir,
Your obedient Servant,

H. S. CREWE,

Inspector.



(No. 10.)

Detailed Statement of all Bonds and Securities recorded in the Provincial Registrar's Office since the last Return submitted to the Legislative Assembly. (Not Printed.)



REPORT

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THE HON. THE PROVINCIAL SECRETARY

ON THE WORKING OF THE

TAVERN AND SHOP LICENSES ACTS,

FOR THE YEAR

1881.

Printed by Order of the Tegislative Assembly



Toronto:

PRINTED BY C. BLACKETT ROBINSON, 5 JORDAN STREET. 1882.



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LICENSE REPORT.

PROVINCIAL SECRETARY'S OFFICE,

LICENSE BRANCH,

TORONTO, January, 1882.

To The Honourable John Beverley Robinson,

Lieutenant-Governor of the Province of Untario.

MAY IT PLEASE YOUR HONOUR:

I have the honour herewith to submit the Sixth Annual Report and accompanying Schedules respecting the operation of the Liquor License Laws.

Schedule A gives a comparative statement of the number of licenses issued or extended, transferred or removed, in each of the eighty-five License Districts of the Province, and of the revenue derived by the Province therefrom, and from fines, during the license years 1879-80 and 1880-81, and the period from the 1st May to the 31st December of the license year 1881-2.

It will be observed that the issue of licenses for the last complete year, 1880-1, was on the whole slightly in excess of the issue of the previous year, the numbers being as follows:—

YEAR.	Tavern.	Six Months.	Shop.	Wholesale.	Vessel.	Total.
1879-80	3199	29	757	42	22	4049
1880-81	3227	29	760	40	22	4078

The Provincial revenue from this source had somewhat increased—the figures being \$89,207.14 for 1880-1, as against \$87,198.19 for 1879-80.

This Schedule exhibits, for the first time, the number of Transfers and Removals, and of Beer and Wine Licenses granted pursuant to the License Act of last Session (1881). Of the latter only 29 in all were issued, of which 9 were in the License District of North Wentworth, 3 in the City of Hamilton, 2 in the City of Kingston, 1 in the City of Toronto, 3 in the License District of East Durham, and 1 each in eleven other License Districts. The demand for this denomination of license has not therefore been general, and it may be assumed that a large majority of the dealers in liquors are at present of opinion that the profits arising from the sales of native wines and malt liquors only would not be sufficient to induce them to forego those derived from the sales of spirituous liquors under the ordinary licenses. The experience of these twenty-nine will doubtless have its influence on the issue of next year.

Schedule B is a comparative statement of the Licenses issued in the respective Counties and in the Cities separated from Counties, during the license years from 1871 to 1881 inclusive. The District of Dufferin takes its place as a County in this Schedule for the first time, the Counties of Grey, Simcoe and Wellington, respectively, suffering diminution of certain of their former municipalities, mentioned in the Schedule, in consequence.

The marked reduction in the number of licenses, effected under the operation of the present as compared with the old law, is shewn in the Recapitulation of the figures of this Schedule. During the five years preceding the introduction of that Act—from 1871 to 1875—there issued 29,199 licenses, or an average of 5,840 each year; and during the succeeding five years—from 1876 to 1880—there issued 19,398 licenses, or an average of 3,880 per year—a reduction of very nearly one-third.

In Schedule C is set out a comparative statement, in detail, of the Licenses issued, extended, transferred or removed, in each City, Town, Village and Township municipality of the Province, during the license years 1879-80 and 1880-1, and up to the 31st December, 1881-2, being the information which is given in more concise form in the first Schedule.

The results of the Dominion census of 1881 were made known at too late a period to be taken into account in fixing the number of licenses granted for the year 1881-2. Doubtless the number to be granted for 1882-3 will, as a result of this census, exceed the number issued heretofore in some Cities, Towns and Incorporated Villages, where, in the absence of any restrictive by-law, population is, by Statute, the basis of issue.

This Schedule also shews, for the years aforesaid, the amounts collected in the several municipalities, in respect of licenses, fines and otherwise, and the sums paid over to them respectively, as their net proportion after deducting the share of the Province and payment of expenses.

The gross amount so collected for the license year 1880-1 was the sum of \$417,797.06, whereof the total sum of \$274,167.32 was paid to the municipalities as their proportion; \$89,207.14 was paid to the Province, as hereinbefore and in Schedule A appears; \$46,449.96 was expended in payment of salaries and travelling expenses of Inspectors

and expenses of Commissioners in attending meetings of the License Board; and the residue was disbursed in necessary costs, postage, stationery, printing and office expenses, as particularized in the yearly statements furnished to the Municipal Councils.

Schedule D snews the amount of fines collected, and the amount paid for salaries of Inspectors and expenses of Commissioners, in the repective License Districts, during the license years 1879-80 and 1880-1—a small increase under each of the headings being manifest in the latter year.

In Schedule E is given a comparative statement of the number of prisoners committed to the County Gaols for drunkenness during the years 1876-7-8-9-80-81. There is a very gratifying decrease in 1881 as compared with any of the previous years, the numbers being:—

1876	388
18773,	918
18783,	785
1879	581
18803,	795
1881	328

In twenty-seven of the gaols there has been a decrease of the number of prisoners committed for this offence during the past as compared with the preceding year; in ten there has been an increase, and in three the number was equal.

In my report for 1879, I stated that a vote had been taken on the Scott Act in the County of Lambton, and that as the majority of the votes polled were in favour of the Act, it would come into force on the first day of May, after the expiration of the then existing licenses, which would be on the first day of May, 1880.

As all applications in the License Districts comprised in this County for licenses to be issued under the License Act, for the license year 1880-1, were refused, steps were taken by some of the opponents of the measure to test the validity of the by-law, and a case was prepared for the opinion of the Court.

One of the grounds of objection to the by-law was that the polling day fell upon the same day as the nomination for an Electoral Division election, and this was held by the Court to be fatal to its validity.

Shortly after this decision applications were received and licenses issued under the License Act. The Act was again submitted in Lambton during the latter part of 1881, but was defeated at the polls by a majority of 105.

Between the time of the expiration of the licenses issued under the License Act and the quashing of the by-law, the Scott Act was in force, and the people had an opportunity of experiencing in a measure the effects of local prohibition, but it may be fairly submitted that the time during which the Act was in force was too short to produce marked

beneficial results. The result of the polling is given in Schedule F, in which, for purposes of comparison, the figures for 1879 are repeated.

The Scott Act was during the past year submitted in the City of Hamilton, and in the Counties of Wentworth and Welland, but was defeated at the polls. It was approved by the electors of the County of Halton. The results of the polling in these Counties and in Hamilton, as well as in the several Municipalities, are also given in the same Schedule.

I have since my last report required Inspectors to make quarterly reports to my Department, shewing the day and hour of each visit of inspection made by them during the quarter; and to enable them to make their reports in a succinct and concise form, I caused the Circular and Form of Return set out in Schedule G to be prepared and addressed to them, with instructions to fill in the form and return at the close of each quarter. The result has been very satisfactory, as the returns shew as a rule that the Inspectors are diligent in the discharge of their duties and exercise a constant supervision over all licensed premises within their License Districts, in so far as the means at their disposal and the great distances in many instances to be traversed by them will permit.

I also caused the Inspectors to be furnished with copies of the License Acts in pamphlet form, and I addressed to them and to Chief Constables the Circular of Instructions set out in Schedule H, relating to the administration of the License Act of 1881.

To the statement given in my last Report of the average dates of making the apportionments of the license moneys between the Municipalities and the Province, may now be added the average dates of the distributions of the License Fund which have since been made, viz., the final distribution for 1880-1 and the first distribution for 1881-2:

First Distribution. (Statutory Period 30th June.)
1876–7
1877–87th August
1878–9
1879–8016th July.
1880-1
1881-218th June.
Final Distribution. (Year Ends 30th April.)
1876-7lst July.
1877-823rd June.
1878–9
1879–80
1900 1 19th May

Respectfully submitted.

ARTHUR S. HARDY,



SCHEDULES.

SCHEDULE A.

Comparative Statement, by License Districts, shewing the number of Tavern, Shop, transferred or removed, and the amount of Revenue received by the Province there-respectively, and the period from 1st May to 31st December of the license year

The second second second second second			-											
		Tavern			Shop									
	Y	Tearly	License			Mont cense		Licenses Extended.			Licenses.			
	0	rdinar	Beer and Wine.	Ordinary.			Beer and Wine.						··	
LICENSE DISTRICT.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	1881-82.	1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.
Addington Algoma Brant, North Brant, South Brant, South Brockville and South Leeds. Bruce, North Bruce, South Cardwell Carleton Cornwall Dufferin Dundas Durham, East Durham, West Elgin Essex, North Essex, North Grey, South Frontenae Glengarry Grey, East Grey, North Grey, South Haldimand Halton Hamilton Hastings, Kest Huron, East Huron, East Huron, South Huron, West Kent, West Kent, West Kent, West Lambton, East Lambton, East Lambton, East Lambton, East Lambton, West Lanark, North Lanark, North Leeds and Grenville, North, and South Grenville	444 88 188 187 56 34 59 35 28 24 22 26 27 49 22 28 24 22 42 42 68 33 42 42 42 42 42 43 44 45 47 47 48 48 49 40 40 40 40 40 40 40 40 40 40	39 13 21 36 57 36 62 44 29 22 26 29 19 74 48 22 26 27 41 41 41 42 42 47 48 41 41 42 42 42 43 44 44 44 45 46 47 48 47 48 47 48 48 48 48 48 48 48 48 48 48 48 48 48	38 15 19 36 47 37 65 41 24 24 228 27 29 8 74 47 22 16 31 26 23 42 40 27 24 36 44 41 26 62 27 39 18 18 36	3	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1		6	1	2 1 5 1 2 1 7 4 2 2 2 2	2 5 12 110 4 4 8 8 3 1 1 5 5 4 4 7 7 4 4 4 3 3 1 1 61 1 5 5 9 2 2 10 9 8 8 6 6 20 7 7 19 2 4 4 8 8 6 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 3 2 1 12 15 9 6 3 3 5 6 6 4 7 7 4 12 15 4 4 7 4 6 6 5 3 1 1 5 7 7 6 6 20 9 16 2 6 8	25 22 122 66 33 55 7 14 48 4 13 166 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7

SCHEDULE A.

Wholesale, Six Months' and Vessel Licenses issued, and the number of Licenses extended, from, including its proportion of Fines, in the license years 1879–80, and 1880–81, 1881–82.

Shop Licenses Li	Shop Licenses Extended. Licenses Extended. Licenses Extended. Licenses Extended. Licenses Licenses Extended. Licenses Licenses	_				_				-						_				
Ordinary. Wine. Hers. movals.	Ordinary. Wine. Fers. Works Wine. Colored Wine. Wine.	Shop Licenses Extended.		sale Issu Licenses				sued.	Beer		Remo	rred a	Total.			Duties, Fees for Transfers and Removals				
Fig.								Or	dina	ry.	and Wine.							th	e Provinc	e.
3	3	1879-80.	1880-81.	31,	1879-80.	1880-81.		1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	May 1 to Dec. 31, 1881-82.	1880-81.		1880-81.	1879-80.	1880-81.		1879 80.	1880-81.	May 1 to Dec. 31, 1831-82.
1	1				-													\$ c.	\$ c.	\$ c.
			1	9	3	1	2	1	1 1 2			1 1 1 2 11 2 11 3 3 3 3 2 12 12 1		1	133 200 566 666 676 676 676 676 676 676 676 676	166 244 551 551 553 322 360 360 359 351 357 264 460 559 660 322 933 355 559 202 23	211 211 514 455 757 757 227 236 314 422 900 666 338 342 229 422 247 144 229 30 522 31 422 29 31 422 29 31 422 29 422 423 424 425 427 427 427 427 427 427 427 427 427 427	331 93 357 04 1273 36 1282 47 664 83 1286 60 628 01 396 96 545 40 627 70 424 73 666 66 5390 23 1747 56 1539 72 501 73 747 17 474 68 757 25 793 73 4577 68 542 18 1475 40 158 59 1123 71 1240 67 874 14 618 09 3428 12 636 74 1333 64 225 57 300 41	461 38 377 54 1269 14 1366 66 723 77 1387 42 461 08 537 86 537 86 720 11 455 03 657 79 1480 71 1581 03 1480 71 1581 03 1581 03 447 71 1756 76 756 19 4022 57 433 90 437 71 1379 22 561 39 1013 84 1151 95 897 744 1151 95 897 744 236 23 342 61	556 24 296 66 1126 66 1050 00 696 66 1318 32 731 67 340 00 485 00 583 33 420 00 811 65 1843 32 1318 34 440 00 103 35 573 34 440 00 603 33 405 00 608 33 380 01 1268 34 476 66 896 68 973 33 768 33 3306 67 375 00 851 58 246 67 306 66

SCHEDULE A.—Comparative Statement shewing the number of

			-	-								1		
			Tavern S			Shor	Shop							
	Yearly Licenses.						Mont cense		Licenses Extended.			Licenses Issued.		
	(Ordinaı	ry.	Beer and Wine.	Ordinary.			Beer and Wine.	E	cteno	ea.		lasue	1.
LICENSE DISTRICT.	1879-80.	1850-81.	May 1 to Dec. 31, 1881-82.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81,	1881-82.	1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81,	May 1 to Dec. 31, 1881-82.
Lennox Lincoln London Middlesex, East Middlesex, West Middlesex, West Monck Muskoka and Parry Sound Nipissing Norfolk Northumberland, East Northumberland, West Ontario, North Ontario, South Oxford, North Oxford, South Peel Perth, North Petth, South Petth South Petterborough, East Peterborough, West Prescott Prince Edward Renfrew, North Russell Simcoe, East Simcoe, South Simcoe, South Simcoe, West Stormont Thunder Bay Toronto	13 67 57 72 35 41 16 38 31 25 28 34 27 73 37 38 66 44 19 23 21 23 18 27 31 31 31 31 31 31 31 31 31 31 31 31 31	17 688 458 468 33 315 444 31 225 277 366 388 64 466 19 27 29 24 22 20 26 36 53 14 9 204	17 64 469 32 34 17 43 3 54 22 26 37 77 75 34 34 36 62 42 18 24 27 35 24 21 35 36 50 11 11 19 7	1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1	1	1 1	1		1 1	3 4 1 1 2 1 1 1 1 1 1 1 1 1 1 1	3 16 36 10 5 4 ·2 1 1 1 7 7 5 5 6 6 6 6 6 11 7 3 3 10 0 5 2 9 7 7 3 98	4 12 27 8 6 4 4 1 1 6 6 6 5 8 3 72 7 7 5 13 6 6 3 9 4 4 2 11 10 3 6 6 10 2 3 3 9 4	4 13 24 8 8 8 8 8 8 11 2 4 9 5
Victoria, North, and Haliburton Victoria, South Waterloo, North Waterloo, South Welland Wellington, Centre Wellington, South Wellington, West Wellington, West	31 29 46 43 89 35 37 51	24 35 45 42 84 36 40 53	25 33 46 42 77 36 35 52		7	1 5	4		1		4	2 4 8 7 25 7 10 9	1 8 7 29 6 10 10	1 2 9 7 19 6 7

Tavern, Shop, Wholesale, Six Months' and Vessel Licenses, etc.—Continued.

-						-	-				100 BC20				-			
icens	es	L	sa	le nses	V					nsfer Remo	red a		5	Fotal.		Du Transfe	ties, Fees	for emovals,
				icu.	Or	dina	ry.	and Wine.								by	the Provi	nce.
18×0-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	May 1 to Dec. 31, 1881-82.	1880-81.	May 1 to Dec. 31, 1881-82.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.
																\$ c.	\$ c.	\$ c.
1	2		· · · · · · · · · · · · · · · · · · ·	2 	1 1 1 6	1 3 3	1 1 1 5		1 2 2	5	2		33	16 15 322 25	26	2007 88 2020 61 1543 24 679 18 634 20 208 67 1229 01 1070 12 1070 12 434 98 643 20 564 02 4613 56 891 56 893 77 81 33 1705 88 1705 88 1705 88 1705 88 1806 687 14 350 66 385 56 687 36 187 64 354 16 10275 55	2063 19 2655 29 1424 01 6 616 19 6 650 16 6 194 02 1531 25 218 00 8 1066 67 481 03 660 42 745 06 610 68 4712 39 610 68 4712 39 610 68 4712 39 1109 62 28 22 48 109 84 240 940 36 759 15 1109 62 298 22 486 508 07 739 75 487 05 1739 75 18 489 80 18 480 80 18 480 80 18 480 80 18 480 80 18 480 80 18 480 80 18	4400 00 743 33 696 65 688 33 1554 43 883 32 256 65 730 00 616 67 440 00 513 33 363 33 366 33 356 67 671 67 628 34 1176 67 133 33 288 88 9187 50 320 00
	1								3				33 54 51 121 42 47	45 53 49 118 42 50	37 55 49 100 42 47	591 2 1159 9 920 9 2510 7 727 1 1217 5	7 691 64 9 1070 61 1 963 92 5 2574 92 9 728 04 9 1184 93	563 34 1040 00 826 67 1856 67 640 00 971 68
	18.0 8.8 1.10 1.10 1.10 1.10 1.10 1.10 1	10 1 1 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1	18%0-81 1.8%0-81 1.8%0-81 1.8%0-81 1.8%1-80	Shop icenses Lice Lice Issu 18,0% 11	sale Licenses Issued. 18,00 10 10 10 10 10 10 10	Shop sale Licenses Licenses Issued. On	Shop	Shop	Shop	Shop	Shop Shop Shop Shop Shop Shop Sale Licenses Issued. Shop Stended. Issued. Shop Stended. Issued. Shop Shop	Shop icenses tended. Issued. Issued. Transferred a Removed.	Shop Sale Issued. Issued.	Shop Whole Sale Issued. Transferred and Removed. Issued. Issued. Removed. Issued. Is	Shop Shop	Shop Shop	Shop Company	Shop Sale Licenses Licens

^{*} and 1 extended.

SCHEDULE A.—Comparative Statement shewing the number of

						Witchestern Co.								_
		Т	'avern	License	s Issi	ued.			т	'aver	n		Shop	
	Y	early	License	es.	\$	Six M Lic	Iont enses	hs'	L	icens tend	es	L	icense	es
	С	rdinar:	у.	Beer and Wine.	Or	dina	ry.	Beer and Wine.						
LICENSE DISTRICTS.	1879-80.	1880.81.	May 1 to Dec. 31, 1881-82.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81,	1881-82.	1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.
Wentworth, North	35	32	24	9								4	4	4
Wentworth, South	28	24	21							1		2	2	2
York, East	41	39	43							1		5	5	6
York, North	37	39	41									6	7	6
York, West	36	39	42	,						•••		4	4	6
Totals	3199	3227	3145	29	29	29	22	2	13*	32*	62+	757	760	729

^{*} These do not include extensions which were + It will appear by the next Report that some of

Tavern, Shop, Wholesale, Six Months' and Vessel Licenses, etc.—Concluded.

Si Lice Exte		s	Li			,	essel Iss dinar	ued.	Beer and Wine.			red a	e-	r	rotal.		I Tran	out Sfer d F	tion o ies, Fors and Fines, the Pro	ees Re	for moval eived	
1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	May 1 to Dec. 31, 1881-82.	1880-81.	May 1 to Dec. 31, 1881-82.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.	1880-81.	May 1 to Dec. 31, 1881-82.	1879-80.		1880-81.	de la constitución de la constit	May 1 to Dec. 31, 1881-82.	
														39	36	37	\$ 709	c.	\$ 627	c.	\$ 486	c.
														30	27	23	473	i	417		239	
														46	45	49	754	18	738	14	746	67
	1	1								1		1		43	49	48	658	09	787	42	750	00
	••	••••												40	43	48	584	22	686	97	710	00
6*	15*	20+	42	40	34	22	22	19	1	65	20	4	1	4068	4195	4085	87198	19	89207	14	77865	98

afterwards converted into yearly licenses. these extensions were changed into yearly licenses.

SCHEDULE B.

COMPARATIVE STATEMENT, BY COUNTIES AND CITIES, shewing the Number of Tavern, Shop, Wholesale and Vessel Licenses issued in the several Counties, and certain Cities of the Province, for the license years 1871-2-3-4-5-6-7-8-9-80-81.

-			4-1-22		-	
COUNTY.	YEAR.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Algoma (including Thunder Bay)	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	9 15 24 30 36 18 19 19 21 22 27	6 8 15 14 15 6 5 5 8 6 9	1 1 1 1	2 3 1 3 3	
Brant	1871 1872 1873 1874 1875 1876 1877	103 107 108 95 73 56	27 29 28 29 22 14	2 4 7 7		Dunkin Act in force.
May 1 to Dec. 31	1878 1879 1880 1881	53 55 57 55	14 14 14 14	5 1 1 1		
Bruce May 1 to Dec. 31	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	93 106 110 180 119 88 83 83 93 98 102	18 25 20 25 22 13 12 9 12 14 15	3 2 2		Dunkin Act in force for 10 Months.
Carleton (not including Ottawa)	1871 1872 1873 1874 1875 1876 1877 1878 4879 1880 1881	63 69 63 89 79 44 55 43 43 42 37	7 5 8 1 3 3 1 3 3	2		
Dufferin, May 1 to Dec. 31	1881	29	7			New Co. erected 24 Jan. '81.
Elgin	1871 1872 1873 1874 1375 1876 1877 1878 1879 1880 1881	85 88 112 113 110 66 66 69 72 74 74	24 25 26 25 24 16 10 12 16 12 13	2		

Schedule B.—Comparative Statement, etc.—Continued.

COUNTY.	YEAR.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Essex May 1 to Dec. 31	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	104 112 122 120 101 62 69 71 70 69	15 19 22 28 25 14 18 18 18 18 19 21	6 6 5 1 2 3 2 2	1 1 1 1 1	
Frontenac (not including Kingston)	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880	55 65 72 71 57 29 17 34 36 33 32	1 2 29 1 1	1		Dunkin Act assumed to be in force till quashed, Dec. 28.
May 1 to Dec. 31	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	112 111 118 115 114 77 	13 11 13 20 16 11 	5 6 4 1 1	1 3 2 2 2 1 1 2 1	Dunkin Act in force. do till Sept. Melancthon & Shelbourne attached to new Co. Dufferin
Haldimand	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	85 89 95 96 83 45 49 49 50 47 51	15 15 16 16 13 5 4 4 5 5 5			
Haliburton						See Victoria, post.

Schedule B.—Comparative Statement, etc.—Continued.

COUNTY.	YEAR.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Halton	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	60 60 60 61 58 39 38 38 42 41 40	10 10 8 4 5 2 1 1 1 1	1		
Hastings	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	103 115 118 117 100 76 82 89 94 91 87	23 24 24 23 21 11 14 15 16 14	1 2 3 3 3 3 3 3 3	1 1 2 1	
Huron May 1 to Dec. 31	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	130 133 134 150 164 113 124 127 134 131 123	35 38 40 38 37 16 16 20 21 16 15	2 3		
May 1 to Dec. 31	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	112 118 129 128 118 66 67 65 67 67 67	42 42 37 41 34 13 15 13 14 13 13	4	1 1 1 1 1 1	
Lambton	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	74 82 88 89 85 65 65 70 72 71 67	31 33 38 44 33 28 25 27 26 25 22	1		

SCHEDULE B.—Comparative Statement, etc.—Continued.

				-	***************************************
YEAR.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	58 61 63 62 62 62 32 32 7 33 34 36	20 15 16 20 14 9 9 4 6 8 6	2 1 2		Dunkin Act in force, except in Perth.
1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	131 134 141 145 136 79 101 97 97 97 97	29 33 29 32 23 23 25 19 18 20 18	1 1 3	1	
1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	45 51 46 52 46 28 36 37 37 37	7 7 7 7 8 6 6 5 5	1 1	1	Dunkin Act in force.
1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	91 96 118 94 103 70 70 69 72 73 70	25 24 27 23 37 31 25 21 16 12 13			
1871 1872 1873 1874 1875 1876 1877 1878 1879 1880	178 186 186 188 174 122 139 143 141 134	30 32 40 17 33 26 23 21 19 18	1 3		
	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881 1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881 1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	1871	1871	1871	1871

Schedule B.—Comparative Statement, etc.—Continued.

COUNTY.	YEAR.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Muskoka & Parry Sound	1872 1873 1874 1875 1876	18 3 9 23 19	1		1	
May 1 to Dec. 31	1877 1878 1879 1880 1881	22 29 38 44 43	1 4 4			
Nipissing	1877 1878 1879 1880 1881	2 3 3 3 3	1 1 1 1 2			
Norfolk May 1 to Dec. 31	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880	72 73 64 73 74 51 55 51 51 54	13 10 7 6 6 4 5 5 7 6 6	2		
Northumberland and Durham	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	134 137 132 135 121 102 103 89 98 100 99	28 36 37 35 32 27 25 21 21 22 22 23	2 2 4 2 2	1 2 1 1 1 1 1 2 1 1	Dunkin Act in force for 10 months, except in Port Hope and Cobourg.
Ontario	1872 1873 1874 1875 1876 1877 1878 1879 1880	103 93 100 86 87 60 58 55 61 65 64	25 27 28 35 23 10 9 8 9 11	2		Dunkin Act in force for 10 months.

Schedule B.—Comparative Statement, etc.—Continued.

	West and the second					
COUNTY.	YEAR.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Oxford	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	108 106 106 104 102 73 70 71 74 74 68	38 28 29 29 25 9 10 10 12 14 13	4 1		
Peel	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	89 89 89 91 86 49 57 60 57 62 56	26 25 17 15 15 10 9 8 7 7			
Perth	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	137 141 133 145 135 101 105 105 110 110	23 26 34 33 25 13 17 17 18 19	3		
Peterborough	1872 1873 1874 1875 1876 1877 1878 1879 1880	82 78 91 98 72 40 43 35 42 46 43	12 16 16 16 16 11 11 11 13 12 13	2	1 1 1 1 1 1 1 1 1	Dunkin Act in force in part of West Riding for 10 mo's
Prescott and Russell May 1 to Dec. 3.	1872 1873 1874 1875 1876 1877 1878 1879 1880	44 45 53 63 58 52 46 49 41 42 49	6 7 12 10 11 5 5 5 4 5	1		

Schedule B.—Comparative Statement, etc.—Continued.

COUNTY.	Year.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Prince Edward May 1 to Dec. 31	1872 1873 1874 1875 1876 1877 1878 1879 1880	22 21 23 22 23 23 24 24 24	4 4 4 3 3 3	i	3 1 1 1 1	Dunkin Act in force.
Renfrew	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	98 96 101 100 102 51 42 31 36 42 41	32 33 38 35 30 20 17 15 16 21	1	1 1 1 1 1 1 1 1 1	
Simcoe	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	173 207 225 223 196 135 137 149 142 155 143	45 52 56 42 35 24 21 20 23 23	2 2 1 1 1 1	2 2 2 1 1 1	Mono and Mulmur at- tached to new County of Dufferin.
Stormont, Dundas and Glengarry	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	99 100 106 122 80 82 87 91 91 96	36 33 32 31 28 22 17 17 16 18 18			
Victoria	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	76 73 80 78 70 55 56 60 59 59	12 10 14 13 9 5 5 6 6 6 5 3	1	1	Including Haliburton.

SCHEDULE B.—Comparative Statement, etc.—Continued.

COUNTY.	Year.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Waterloo	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	147 150 143 135 136 86 84 87 89 87 88	30 31 33 21 20 19 17 17 15 15	3 13 10		
Welland	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	129 135 144 145 151 73 80 89 92 87 80	22 22 27 28 23 19 19 21 25 29	3		
Wellington	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	186 201 201 183 182 138 130 134 138 145 123	57 57 56 52 41 29 28 29 29 29 30 23	3 3 3		Orangeville, Amaranth and East Garafraxa attached to new C'nty of Dufferin.
Wentworth(not including Hamilton)	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	100 109 109 110 107 61 56 47 63 56 54	22 22 25 32 19 11 10 6 6 6 6	4 2 2		
York (not including Toronto)	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880	164 165 174 148 164 108 97 	44 20 22 39 35 16 15 15 16 18	1		Dunkin Act in force. '' one month (May).

Schedule B.—Comparative Statement, etc.—Continued.

CITY.	Year.	Tavern Licenses.	Shop Licenses.	Wholesale Licenses.	Vessel Licenses.	Remarks.
Toronto	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	241 242 282 309 299 215 182 181 195 204 198	100 122 172 184 128 100 100 92 98 94 95	21 28 39 26 20 19 18 15	3 3 6 16 9 9 6 10 6 4 6	
Hamilton	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	112 118 120 127 110 68 68 68 68 68 74 73	81 86 103 93 72 61 55 64 61 57 47	11 7 7 8 7 7	9 10 1 3 1 2 2	
Ottawa	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	89 99 125 120 114 75 75 73 73 75 75	63 77 87 77 148 77 80 77 71 72 69	6 7 7 2	1 1 1 . 1 . 1	
London May 1 to Dec. 31	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	87 83 100 75 75 57 58 57 45 44	36 31 40 40 74 34 35 37 36 27 24	3 2 5 1 1 2 2 2		
Kingston	1871 1872 1873 1874 1875 1876 1877 1878 1879 1880 1881	98 101 98 97 75 53 61 61 62 62 64	25 27 26 25 20 23 21 21 21 20 20 20	3 6 6 3 3 3 3 3 2 2	1 1 5 8 8 8 8	

SCHEDULE B .- Concluded.

RECAPITULATION, shewing the total number of Licenses issued in the several Counties in the Province, including the Cities, during the license years 1871-2-3-4-5-6-7-8-9-80-81.

		- Contract of the Contract of			
Years.	Tavern.	Shop.	Wholesale.	Vessel.	Totai.
187 1 1872	4299 4460	1151 1199		19 20	5469 5679
1873 1874	4709 4793	1322 1307	52	17 33	6048
1875	4459	1257	78	24	6185 5818
1876 1877	2977 2845	787 739	65	27 27	3938 3676
1878 1879	2910 3199	724 757	52 42	29 22	3715 4020
1880	3227	760	40	22	4049
May 1 to Dec. 31, 1881	3174	729	34	20	3957

The Six Months' Licenses and the Licenses extended do not appear in the above Schedule or Recapitulation, and as a consequence the total number of Licenses issued, according to this Statement, does not correspond with the total number as shewn in Schedules A and C. Beer and Wine Licenses are included with the ordinary Licenses under the head of Tavern Licenses. An extended License is good for a period not exceeding three months. It is not in the nature of a new License, but simply a permission, granted by the Board of Commissioners to the holder of a License expiring in April, to continue his business under the old License for the specified period, that he may be enabled to dispose of his stock on hand and quit the business without loss. A Six Months' License runs from the first day of May to the thirty-first day of October, and is not valid after the latter date. They are granted in localities which are largely resorted to in summer by visitors, where the Boards of Commissioners are of opinion that increased tavern accommodation for the summer months is necessary.

SCHEDULE C.

Comparative Statement, by Municipalities, shewing the number of Licenses, whether Ordinary or Beer and Wine, issued, and the number Extended, Transferred or Removed in each Municipality, the gross sums deposited to the credit of the License Fund Accounts therefor, and for Fines imposed in each Municipality, and the Revenue received by the Treasurer of each Municipality, during the license years 1879-80 and 1880-81, and the period from 1st May to 31st December of the license year 1881-82.

		May I to Dec. 3I, 1881-2.		
	Six Months.	.1-0881		
	Six	.08-6781		
	dor.	May I to Dec. 31, 1881-2.		
	Extended Shop.	.I-088I		
	Exter	.08-6781		
	vern.	May I to Dec. 3I, 1881-2,		
	Extended Tavern.	.I-0881		
	Exten	.08-6781		
	le.	May I to Dec. 31, 1881-2.		
	Wholesale.	.1-0881		
	-	.08-6781		
		May I to Dec. 31, 1851-2,		
	Shop.	.1-0881		- 61
		'08-6281		e
	Beer and Wine.	May I to Dec. 31, 1881-2.		
Tavern.	ry.	May I to Dec. 31, 1881-2.	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
Ta	Ordinary.	.1-0881	E00170042110 HT	H 20 40 01 170
		*08-6281	11 2 2 4 3 2 4 5 6 C C C C C C C C C C C C C C C C C C	H-01- : : : : : : : : : : : : : : : : : : :
		MUNIOIPALITY.	Camden Sheffield Newburgh Lowghborough Himchinbrooke Portland Oso Barrie Kaladar and Anglesea Kaladar Anglesea Kaladar Anglesea Kaladar Anglesea Kaladar Anglesea Kaladar Anglesea Kaladar Anglesea	Sault Ste. Marie Howland Assiginack Gordon Carnaryon Tehkunnaah Unorganized Terrtory.
		License District.	ADDINGTON.	Vrconv.

SCHEDULE C.—Continued.

	Remarks,		[portion of expenses.
1 to ies.	May I to Dec. 31, 1881-2.	\$ 0.366 42. 366 42. 165 93. 165 93. 169 83. 110 62. 110 62. 127 65. 27 75. 27	213 42 87 63 80 87 58 42 29 21 29 21
Amounts paid to Municipalities.	.I-088I	\$6 c. 199	212 68 266 52 77 68 67 68
Amc	.08-6781	\$ 178 6 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	430 72 30 18 70 36 65 36
ived insfers, ines in	May I to Dec. 31, 1881-2.	\$5.00 125.00 125.00 125.00 125.00 120.00 120.00 120.00 120.00 120.00 120.00 120.00	275 00 180 00 120 00 60 00 60 00
Amounts received for Licenses, Transfers, Removals, and Fines in each Municipality.	.1-0881	20 00 00 00 00 00 00 00 00 00 00 00 00 0	275 00 360 00 140 00 130 00 460 00
Amo for Lice Removal	.08-6781	\$ 000 000 000 000 000 000 000 000 000 0	550 00 60 00 130 00 125 00 240 00
	May I to Dec. 31, 1881-2.	म् म् म् म् म् म् म् म् म् म्	01153335
Total.	.1-0881	10 10 10 10 10 10 10 10 10 10 10 10 10 1	4 60000
	.08-6781	40,000 4000 100 110	4-100 4
Licenses Transferred and Removed. Transfers. Removals.	May I to Dec. 31, 1881-2,		
s Transferr Removed. rrs. Rem	T-089T		
Licenses Tr Ren Transfers.	May I to Dec. 31, 1881-2,		
Licen	.1-0881	C4	
	Municipality.	Camden Sheffield Newburgh Loughborough Hinchinbrooke Portland Oso Barrie Raldar and Anglesea. Palmerston and North and South Canonto Bedford Denbigh, Abinger, &c. Olden Kennebec	Sault Ste. Marie Howland Assigniack Gordon Carnarvon Tehkunmah
	License District.	ADDIXGTOX,	ALGOMA,

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the Number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2.			
	Six Months.	.1-0881			
		.08-9781			
	hop.	May I to Dec. 31, 1881-2.			
	Extended Shop.	*I-088T			
	Exte	'08-6281	: : : :		
	ıvern.	May I to Dec. 31, 1881-2,		H	10
	Extended Tavern.	.I-088I		63	
	Exter	.08-6781			
	le,	May 1 to Dec. 31, 1881-2.		1	
	Wholesale,	1.0881		- : : :	1
	=	·0S-628T		П	
		May I to Dec. 31, 1881-2.	67	15	12000H H H
	Shop.	1.0881	64	12	E881 1 1
		.08-6781	6.1	12	4000 11 11
	Beer and Wine.	May I to Dec. 3I, 1881-2.			
	Tavern. inary.	May I to Dec. 3I, 1881-2.	F70 448	21 6 8 8 9 9 9 9	751-85328848
Ε	Tave	°T-088I	ගෘය යග	21 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	12888338847
		.08-6781	ರ್ಣ ಜಜ	23 22 83	12700000040
		MUNIOIPALITY.	Paris South Dumfries Brantford, Thship, Northerly portion Onondago	Brantford, City Brantford, Triship, Southerly Portion Oakland Burford	Brockville Gananoque Newboro' Rastard and Burgess Rear of Yonge and Escott North Crosby South Crosby Rear of Loeds and Lansdowne Front of Leeds and Lansdowne Front of Leeds and Lansdowne
		License District.	XORTH BRAXT,	SOUTH STANT.	PROCKAILLE & SOUTH?

SCHEDULE C.—Continued.

			1		
Andrew Communication Communica		Remarks.			Dunkin Act in force 1879-80-1-2.
to	ć	May I to Dec. 31, 1881-2.	\$ c. 536 67 123 61 98 89 74 17	185 21 92 61 185 21 185 21	2526 98 977 32 178 66 92 19 61 47 122 93 92 19 153 66 245 85
Amounts paid to	mer banen	.I-0881	\$ c. 645 78 143 50 141 14 84 70	2457 17 164 11 109 40 262 58	2421 40 1072 98 1191 48 233 08 66 56 133 17 166 48 244 18
Amo		*08-6281	\$ c. 604 05 158 68 98 02 93 33	2455 24 171 56 112 59 257 36	2207 31 973 05 200 70 194 80 108 23 108 23 173 16 313 85 21 65:
ived unsfers,	dity.	May I to Dec. 31, 1881-2,	\$ c. 960 00 300 00 240 00 180 00	3932 50 360 00 360 00	335.6 25 1270 00 325 00 180 00 180 00 240 00 800 00 480 00
Amounts received for Licenses, Transfers, Removals, and Fines in	Municipa	.I-0881	\$ c. 1080 00 305 00 300 00 180 00	4115 00 300 00 200 00 480 00	3.125 00 3.25 00 3.25 00 4.25 00 1.20 00 1.80 00 4.40 00 85 00
Amo for Lice Removal	each	*08-6281	\$ c. 1020 00 340 00 210 00 200 00	4190 00 320 00 210 00 480 00	3125 00 1230 00 320 00 320 00 240 00 120 00 320 00 240 00 40 00 60 00
		May I to Dec. 31, 1881-2,	© 70 400	ဗ္က ဗက္ဗ	10 20 70 20 51 44 62 70 00
Total.		.I-088I	10 6 3 3	36 72 27	201 100 100 100 100 100 100 100 100 100
		.08-8781	ಲಾಭ ಅಜ	± 70 20 ∞	1004004010∞
ed and	Removals.	May I to Dec. 31, 1881-2.			
Licenses Transferred and Removed.	Rem	1.0881	1		
ses Transfe Removed	Transfers.	May I to Dec. 31, 1881-2,		F	
Licer	Tra	1.9881.			
	Menicipalities.		Paris. South Dumfries. Brantford, Tuship, Northerly. portion. Onondago	Brantford, City. Brantford, Tiship, Southerly Portion. Oakland Burford	Brockville Gananoque Newboro Bastard and Burgess Rear of Yonge and Escott North Crosby South Crosby Rear of Leeds and Lansdowne Front of Yonge Front of Yonge
	License District.		NORTH TANAU	SOUTH BRAXT.	BROCKVILLE & SOUTH

SCHEDULE C .-- Comparative Statement, by Municipalities, shewing the Number of Licenses, etc. — Continued.

	hs.	May I to Dec. 3I, 1881-2.			
	Six Months.	,1-0881			
1	Six	.08-6781			
	hop.	May I to Dec. 3I, 1881-2.			
	Extended Shop.	.1-0881			
	Exte	.08-6781			
	tvern.	May I to Dec. 3I, ISSI-2.			
	Extended Tavern.	.1-0881			
	Exten	.08-6781			
	le,	May I to Dec. 3I, 1881-2.			
	Wholesale,	.I-088I			
		*08-62ST			
		May I to Dec. 31, 1881-2.	H	212	
	Shop.	1-0881	H	мни — — — — — — — — — — — — — — — — — — —	1000
-		*08-6281		01H01	
	Beer and Wine.	May I to Dec. 31, 1881-2.			
Tavern.	y.	May I to Dec. 31, 1881-2,	20 21 10 20 H 20 4 4 H 20 20 20 21	∞ <u>Π</u> ε-4∝ασυππ4	100 111 111 88
Ta	Ordinary	,I-088L	2014 FW F444 FW W	r11-4-3003544	1120
	1	,08-6781	ಬ ಇಂಬರಿ ಸಂ 44 ಇಬ	211245281844	-00m
		Munoipality.	Wiarton Amabel Albemarle Arran Bruce Elderslie Port Elgin Poisley Southampton Sangeen Cirverton Chesley Tara, Village Fastnor, Township	Kincardine, Town Carrick Walkerton Kinloss Greenock Culross Brant Kincardine, Township Huron Lacknow	Adjala Caledon Tecumseth Bolton Albion
i		License District.	NORTH BRUCE,	SOUTH BRUCE.	MEPP. CYED.

		Remarks.		
l to		May I to Dec. 31, 1881-2.	\$126 67 63 33 158 33 158 33 167 386 67 142 50 110 00 110 00 10	339 47 308 61 432 06 192 86 280 33
Amounts paid to Municipalities.		.I-088I	\$140 18 64 70 53 72 31 53 72 31 53 72 31 54 70 55 55 70 55 56 70 55 57 70 55	395 64 615 65 507 80 202 85 271 30
		.08-9781	\$176 51 \$176 51 \$18 52 \$18 52 \$19 533 \$19 530 \$19 530 \$19 530 \$10 50 \$11 12 \$10 50 \$11 12 \$11 12 \$13 12 \$13 12 \$14 50 \$15 50 \$15 50 \$16 50 \$16 50 \$17 50 \$17 50 \$18 50 \$10 50	295 21 424 66 321 63 256 32 223 21
Amounts received for Licenses, Transfers, Removals, and Fines in	ality.	May I to Dec. 31, 1881-2,	2540 00 1110 00 120 00 00 00 00 00 00 00 00 00 00 00 00 0	650 600 600 600 840 840 845 845 845
Amounts received for Licenses. Transfer Removals and Fines	each Municipality	*I-088I	\$260 00 12	736 21 1025 00 945 00 300 00 505 00
Amo for Lice Removal	each	*08-6281	\$280 00 700 00 180 00 180 00 600 0	582 00 740 00 634 00 345 00 440 00
		May I to Dec. 31, 1881-2,	461 76 81 475 81 81 91 91 91 91 91 91 91 91 91 91 91 91 91	104m
Total.		.1-0881	421124 1100 120 120 120 120 120 120 120 120 12	HRREC
		.08-6781		2008
ed and	vals.	May I to Dec. 3I, 1881-2.		
Licenses Transferred and Removed.	Removals.	,1-0881		
nses Tr Rem	Transfers.	May I to Dec. 3I, 1881-2.		
Lice	Tran	1-0881.	-	
	Municipality.		Wiarton Amabel Arbenarle Arran Bruce Blderslie For Elgin Paisley Southampton Saugean Tiverton Chesley Tara, Village Eastnor, Township Kincardine, Town Kinloss Grarrick Kinloss Grarrick Kinloss Grarrick Kinloss Grarrick Kincardine, Township Huron Kincardine, Township Huron Kincardine, Township Huron Leeswater	Adjula Caledon Tecumseth Bolton Albjou
	dointeid sensoid		золтн ввисе.	METT GYED

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the Number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2.				
	Six Months.	.1-0881				
	Six	'08-6281				
	dob.	May I to Dec. 31, 1881-2.				
	Extended Shop.	.I-088I				
	Exte	.08-6781				
	vern.	May I to Dec. 3I, 1881-2.		• • •		
	Extended Tavern.	.I-0881				
	Exten	.08-6781				
	.e.	May I to Dec. 31, 1881-2,				
	Wholesale.	.1.0881				
	A	.08-6781				
		May I to Dec. 31, 1881-2.	- 5	67 85	4	H . m
	Shop.	.1-0881	22	61 65	4 64	- m
		.08-6781		0100	m	es
	Beer and Wine.	May I to Dec. 3I, 1881-2.			11:	
ern.	:	May I to Dec. 3I, 1881-2.	24-1-2-2	15	►70 to 4 to to to	419920
Тачеги	Ordinary	.I-088I	10 10 10 10	13	о 4 rc 4 4 tc 4	4466704
	0	.08-9781	2212214	14 10	∞4°04°0°04	4 70 - 70 70
		Municipality.	Huntley North Gower Marlborough Goulburn Richmond March Nepean	Cornwall, Township	Orangeville Mulmur Mono Melancthon Garafraxa, East Shelburne Amaranth	Iroquois Matilda Morrisburgh Winchester Williamshurgh Mountain
		License District.	CARLETON,	MVIT.	DOFFERIX.	DUXDAS.

Ē.						
To demonstrate our company as a few management of the company of t	Remarks.					
d to		May I to Dec. 31, 1881-2,	\$ 6. 100 74 25 19 25 19 100 74 25 19 352 58	654 69 1910 31	986 89 148 93 104 25 119 15 89 36 89 36 89 36	335 49 67 10 753 86 402 58 210 49 135 48
Amounts paid to Municipalities.	•	.1-0881	\$ c. 57 64 114 09 28 83 57 64 115 28 82 28 88 489 89	667 20 2024 80	1128 35 160 93 160 93 139 47 171 65 139 41	346 0 69 20 772 77 449 80 240 46 116 80
Ame		.08-6781	\$6 c. 54 13 135 31 27 06 81 21 90 22 27 06 378 91	684 91 2115 91	1247 67 134 81 124 43 124 43 124 43 176 27 176 27	341 57 696 52 478 21 216 57 141 57
ived unsfers,	ılity.	May I to Dec. 3I, 1881-2.	\$ c. 120 00 240 00 60 00 60 00 240 00 60 00 840 00	1175 00 2400 00	1430 00 300 00 210 00 240 00 180 00 360 00 180 00	500 00 1050 00 600 00 375 00
Amounts received Licenses, Transfe	Municipa	1880-1,	\$ c. 120 00 300 00 60 00 120 00 240 00 60 00 1020 00 1	1146 25 2535 00	1585 00 300 00 300 00 260 00 260 00 320 06 260 00	500 00 1050 00 650 00 415 00
Amounts received for Licenses, Transfers, Removals and Fines in	each	.08-6781	\$ C. 120 00 300 00 00 00 00 00 00 00 00 00 00 0	1170 00 2620 00	1690 00 260 00 240 00 240 00 180 00 340 00 240 00	500 00 700 00 375 00 300 00
		May I to Dec. 31, 1881-2.	24HH4H#	17 12	11 12 44 60 60	
Total.		1.0881.	22 411 171	16		10H0P104
		.08-9781	141.33.15.2	16	1146946704	10 30 F 10 10
pue pe	ovals.	May 1 to Dec. 31, 1881-2.				
Licenses Transferred and Removed.	Removals	.T-0881				
lses Trz Rem	Transfers.	May I to Dec. 31, 1881-2,				
Licer	Tran	.I-0881			П	
	Munoipality.		Huntley North Gower Marlborough Goulburn Hichmond March Nepean	Comwall, Township Cornwall, Town	Orangeville Mulinur Mono Melanethon Garafraxa, East Shelburna	Iroquois Matilda Mortishurgh Winchester Wilamsburgh Mountain
	License District.		GVELETON.	CORN-	DUFFERIX.	DUNDAS.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the Number of Licenses, etc.—Continued.

	ls.	May I to Dec. 31, 1881-2.			
	Six Months.	.1-0881			
	Six	.08-6781			-
	Job.	May I to Dec. 31, 1881-2.			
	Extended Shop.	.I-088I			
	Exte	*08-6281			
	vern.	May I to Dec. 3I, 1881-2.	H : : : : :		
	Extended Tavern.	.I-088I			
	Exter	.08-6781			
	le.	May I to Dec. 31, 1881-2.			
	Wholesale.	.I-088I	: : : : :		
	=	*08-6281			
		May I to Dec. 31, 1881-2.	6	1011	нн і і і і і і і і і і і і і і і і і і
	Shop.	.18-0881	1	H 23 H	
		.08-6781	1 1 6	H 63 H	HH H H M M H
	Beer and Wine.	May I to Dec. 3I, 1881-2.	1		
ern.	у.	May I to Dec. 31, 1881-2.	70 €1 70 TO ₹1	w 61 75 4 4	0 8 8 7 7 7 1 2 0 0 2 7 4 2 8 E E
Tavern	Ordinary	1.0881.	rc 4 20 20 4	© 64 75 44 70	01 18 18 18 18 18 18 18
	0	.08-6781	48-11	20 61 70 44	9887771401 1001 1401 1601 1701 1701 1701 1701 1701 1701 17
		MUNICIPALITY.	Millbrook Manvers Cavan Hope	Darlington Cartwright Bownanville Newcastle Clarke	Dunwich Bayban Aldborough Southwold South Dorchester Malahide Yarmouth Vienna Aylmer A
		License District.	EAST EAST	DURHAM.	ELGIX.
			26		

SCHEDULE C .-- Continued.

				1		A 1977
			Remarks,			
	to		May I to Dec. 3I, 1881-2.	\$ c. 371 38 143 67 156 12 213 67 2253 49	130 69 70 69 684 91 217 81 154 25	334 61 274 61 244 61 244 61 244 61 349 44 349 44 2294 72 294 72 308 49 104 83
	Amounts paid to] 'I-0881	\$ c. 190 30 70 99 69 91 169 74 2319 70	144 47 84 47 765 56 261 05 227 12	375 66 281 36 284 95 284 95 371 95 372 85 373 82 373 82 373 82 373 82
	Amo		*08-6281	\$ c. 85 71 417 15 68 57 2161 91	218 97 98 96 752 88 276 18 185 95	372 90 330 05 330 05 283 55 247 55 70 73 141 45 106 09 387 55 4023 40 387 55 106 09 106 09
1	ived ansfers,		May I to Dec. 31, 1881-2.	\$230 00 230 00 300 00 3040 00	240 180 1025 400 300 00	510 00 540 00 455 00 420 00 60 00 300 00 600 00 180 00 525 00 427 50 180 00
	Amounts received for Licenses, Transfers, kenovals, and Fines	each Municipality.	1880-1,	\$ c. 520 00 240 00 225 00 300 00 00 300 00 00	240 00 180 00 1105 00 438 75 399 00	570 00 540 00 540 00 540 00 60 00 625 00 190 00 5130 00 540 00 520 00
	for Lic Removal	each	.08-6781	\$ c. 264 65 720 00 120 00 3020 00	340 00 220 00 1105 00 482 50 340 00	570 560 560 660 660 670 670 670 670 670 670 670 6
			May I to Dec. 31, 1881-2.	8476851	800 F™4	
	Total.		1880-I.	202246	ಬಬಗಾಬ	76.77.77.00 10.00
			.08-9781	4 9 1 20	88594	10000000000000000000000000000000000000
	Licenses Transferred and Removed.	Removals.	May I to Dec. 31, 1881-2,			<u> </u>
۱	s Transfer Removed.	Ren				
	nses Tr Ren	Transfers.	May I to Dec. 31, 1881-2.			
	Lice	Tra	1.0881			
	* .		MUNICIPALITY,	Millbrook Manvers. Cavan Hope. Port Hope	Darlington Cartwright Bowmanville Newcastle Clarke	Dunwich Bayhan Aldborough Southwold South Dorchester Malahide Yarmouth Viena Aylmer Sk. Thomas Port Stanley Springfield
			License District.	EAST DURHAM.	MEST.	EUGIN.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the Number of Licenses, etc.—Continued.

	ths.	May I to Dec. 3I, 1881-2.				
	Six Months.	.1-0881		H		
	.X.	.08-9781				
	shop.	May I to Dec. 31, 1881.2.				
	Extended Shop.	.1-0881				
	Exte	.08-6781				
	wern.	May I to Dec. 31, ISSI-2.				
	Extended Tavern.	.1-0881				
	Exten	.08-6781				
	le.	May I to Dec. 31, 1881-2.	. 77			
	Wholesale.	.I-088I	64			
	×	.08-6781				
		May I to Dec. 31, 1881-2.	1 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	H4		-000-
	Shop.	,L-088I	23	4		
		.08-6781	5 3 5 4	- 7		
	Beer and Wine.	May I to Dec. 3I, 1881-2,				
ern.		May I to Dec. 31, 1881-2,	925250	8408848	ಸ್ವಾಣದ :	02 8 8 70
Tavern	Ordinary.	.I-088I	9875189	01 to 20 to 14 to 1	7001440100	10 7 8 3
		.08-6781	6 13 11 11 14 15 15 15 15 15 15 15 15 15 15 15 15 15	01220201401	rc010000	@ @ 6 7
		Munoprality.	West Tilbury Madistone Windser Rochester East Sandwich West Sandwich Sandwich, Town Belle River	Mersea Leamington Amberstburgh Anderdon Malden Gosfield Kingsville Colchester, North Colchester, South	Kingston, Township Storrington Pitsburgh. Wolfe Island Portsmouth. Howe Island	Charlottenburgh Lochiel Lancaster Kenyon
		License District.	KORTH KORTH	SOUTH ESSEX.	REONTE-	GEREK. GI'EK.

11						
		Remarks.		$\begin{cases} \text{Dunkin Act in force,} \\ 1879-80-1-2. \end{cases}$		
l to	ž D	May I to Dec. 31, 1881-2.	\$ c. 159 63 159 63 159 63 159 63 159 63 159 81 108 12 549 88 166 35 166 35	78 02 165 03 586 83 586 83 58 02 58 02 116 04 98 02	64 57 25 83 38 75 38 75 38 75	331 93 341 75 331 93 181 05
Amounts paid to	ar unicipannes.	,I-088I	\$ 206 06 2999 17 103 03 171 69 171 69	82 40 121 70 615 98 93 60 74 89 124 79 102 39 123 05 25 00	97 06 45 29 84 12 51 77 87 37	377 15 325 42 336 38 163 11
Amo	m w	*08-6281	\$ 0.0 206 49 68 83 103 25 1447 23 149 14 172 09	91 15 106 83 106 83 617 14 91 56 61 40 111 22 81 41	107 37 34 81 63 83 52 23 52 23 5 80	335 07 276 50 325 21 108 39
ved nsfers,	lity.	May I to Dec. 31, 1881-2.	\$85 00 8835 00 8835 00 8835 00	140 00 320 00 120 00 120 00 120 00 160 00	300 00 120 00 180 00 180 00 180 00 180 00	660 00 640 00 660 00 360 00
Amounts received Licenses, Transfe	each Municipality	1880-1,	30000000000000000000000000000000000000	140 00 230 00 11000 00 180 00 140 00 160 00 235 00 40 00	300 00 140 00 260 00 160 00 270 00	740 00 600 00 660 00 320 00
Amounts received for Licenses, Transfers,	each I	'08-6281	38250 38250 38250 38250 38250 38250 38250 38250 38250 38250 38250 38250	160 00 210 00 1020 00 180 00 120 00 240 00 180 00 160 00	370 00 120 00 220 00 180 00 180 00 20 00	680 00 520 00 660 00 220 00
	-	May I to Dec. 31, 1881-2.	2022 811 482	ur5uu4u	10010000	1019
Total		1880-1.	2222 8 4 11 3 2 2 2 2 3 2 3 2 3 2 3 2 3 2 3 2 3	2402242	70 01 44 01 00	11011
		.08-9781	2012 w E 4 20 70	240	200000	01 811 82
pue po	ovals.	May I to Dec. 3I, 1881-2.				
Licenses Transferrod and Removed.	Removals.	1880-1				
ses Transfe Removed	Transfers.	May I to Dec. 31, 1881-2.				
Licen	Tran	1880-I.	H			
	Municipality.		West Tilbury Maidstone Windsor Rochester Rochester Back Sandwich West Sandwich Sandwich, Town Belle River	Mersea. Leamington Amhersburgh Anderdon Malden Gosfield Kingsville Colchester, North Colchester, South	Kingston, Township Storrington Pitsburgh Wolfe Island Portsmouth Howe Island	Clariottenburgh Lochiel Lancaster Kenyon
	License District.		KOELH RESEKY	SOUTH ESSEX	FROMTE.	GEER.

A. 1882

Schedule C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

1	hs.	May I to Dec. 31, 1881-2.			
	Six Months.	1880-1.			
	Six	*08-6281			
	hop.	May 1 to Dec. 31, 1881-2.			
	Extended Shop.	1880-1,			
	Exte	.08-9781			
	vern.	May I to Dec. 31, 1881-2.			
	Extended Tavern.	.1-0881			
	Exten	.08-9781			
	ie.	May I to Dec. 31, 1881-2.			
	Wholesale.	.1-0881			
	>	.08-9781			
		May I to Dec. 3I, 1881-2.		27 - 27	H00
	Shop.	1880-1°		&H&	ଷଷଷ
		*08-6481		e : H : : :	H63H
	Beer and Wine.	May I to Dec. 31, 1881-2.			
Tavern.	y.	May I to Dec. 3I, 1881-2,	992914	010000000000000000000000000000000000000	ಬ44೦ೞ
Tav	Ordinary	.1-0881	998914	0234494	44408
		.08-6781	9138217	0222221	44408
	Municipality.		Artemesia Proton Holland Collingwood, Township Euphrusia Osprey	Owen Sound. Sullivan Meadord Derby Keppel Sydenham St. Vincent	Durham Bentinck Glenelg Normanby Egremont
	License District.		EVZL GHEX	ZORTH GREY.	SOUTH GREY.

	Remarks,			
to B.	May 1 to Dec. 31, 1881-2.	\$ c. 416 84 2206 31 2235 79 2948 1117 89	667 61 80 18 545 07 106 90 26 73 26 73	276 86 167 50 165 21 247 82 82 61
Amounts paid to Municipalities.	.I-088I	\$ c. 428 97 230 97 293 97 270 47 73 51 136 50	882 48 583 48 133 65 133 65 30 84 71 96 30 84	343 59 174 27 174 27 261 31 91 97
Amo	.08-6781	\$ c. 437 69 253 88 254 19 272 04 122 39	839 32 90 64 492 18 151 09 60 43 30 22	359 86 189 86 149 90 309 79 89 94
ived msfers, ines in tlity.	May I to Dec. 31, 1881-2.	\$ c. 600 00 420 00 485 00 60 00 240 00 240 00 60	1200 00 180 00 240 00 240 00 120 00 60 00	450 00 365 00 360 00 540 00 180 00
Amounts received for Licenses, Transfers, Removals and Fines in each Municipality.	.t-0881	\$ c. 600 60 4410 00 560 00 140 00 560 00 260 00 260 00	1490 00 240 00 240 00 260 00 60 00 60 00 60 00	250 00 360 00 360 00 540 00 190 00
Amo for Lice Removal each	*08-6281	\$ c. 660 00 455 00 510 00 550 00 550 00 550 00 550 00 550 00 550 00 50 0	1430 00 180 00 300 00 120 00 120 00 60 00	2570 00 380 00 300 00 180 00
	May I to Dec. 31, 1881-2.	9 5 5 8 1 4	22.84.121	41-200
Total.	.1-0881	91-61-674	84 4 1 1 2 2 1 1 2 2 1 1 1 1 1 1 1 1 1 1	0000%
	.08-6781	∂ 10 0 ∞ H 4	122257733	10 m c c m
d and	May I to Dec. 3I, 1881-2.			-1
icenses Transferred and Removed.	.I.0881.			
ses Transfer Removed fers. Re	May I to Dec. 3I, 1881-2.			
Licenses T Re Transfers.	1880-1°			্ল
Municipality.		Artemesia. Proton Holland Collingwood, Township Euphrasia	Owen Sound Sullivan. Meaford Derby Keppel Sydenlam St. Vincent	Durham. Bentinck Glenelg Normanby Egremont
	License District.	EAST GREY.	иовти свех.	DOTH GREY.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2.			1 B.
	Six Months.	.1-0881		7	н
	Six	.08-6781		1 1	1
	hop.	May I to Dec. 31, 1881-2.			6
	Extended Shop.	1880-1			1
	Exte	.08-6781			64
	wern.	May 1 to Dec. 31, 1881-2.			-
	Extended Tavern.	1880-1,			
	Exten	*08-6281			9
	ě	May I to Dec. 31, 1881-2.			-
	Wholesale,	1.0881			7 and 1 Ex.
	M	.08-6781			8
		May I to Dec. 31, 1881-2,	H01		47
	Shop.	T-088T	на :	1	29
		.08-6781	H 63		19
	Beer and Wine.	May I to Dec. 3I, 1881-2.			65
ern.		May I to Dec. 3I, 1881-2,	10 4 22 4 12 to	400470400	02
Tavern	Ordinary.	1.0881	रू म रू म च च हो च	ಈ೫೯-ಈ೮ಭಈ೫೦	74
		*08-6281	रा कथ क क क स्ट्रिय	400440400	89
		Mungipality,	Cayruga, Village Caledonia Oneida Cayuga, North, Township Dum Rainham Walpole Seneca	Nelson Nassagaweya Bsqueshig Burlington Georgetown Oakville Milton Acton	Hamilton, City.
		License District.	HYFDINIVZD'	HALTOX,	HAMIL- TON.

V ICCC			sionar rapers (10		11. 1002
		Remarks.			
9	w.	May I to Dec. 31, 1281-2.	\$ c. 306 67. 546 67. 124 45 1155 55 1154 45 1155 55 1154 45 1155 55 1155 55 55 55 55 55 55 55 55 5	136 53 91.00 242 00 281 33 201 67 362 67 331 80 136 00 212 00	4161 67
Amounts paid to	nerpanne	,t-0881	\$ c. 362 39 613 16 613 16 1129 27 129 27 129 28 289 289 289 289 289 289 289 289 28	144 79 96 58 322 06 288 71 210 87 388 13 331 61 171 52 223 10	5845 14 1
Amo	Inter	'08-6281	\$ c. 318 98 558 98 99 50 132 66 132 66 132 66 453 24 265 83	. 145 78 97 20 350 00 325 79 131 19 142 36 152 99 284 39	5730 35 1
ved insfers,	lity.	May I to Dec. 31, 1881-2.	\$ c. 480 00 1180 00 240 00 400 00 00 00 00 00 00 00 00 00 00	270 00 180 00 420 00 350 00 600 00 225 00 390 00	9630 00 1
Amounts received for Licenses, Transfers,	Municipa	.1-0881	\$50 00 240 00 240 00 240 00 240 00 320 00	270 00 180 00 540 00 350 00 620 00 480 00 390 00	1902 50 1
Amou for Lices	each Municipality.	.08-6781	\$ 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	270 180 180 180 180 190 190 190 190 190 190 190 190 190 19	21676 00 21902 50 19630 00 15730 35 15845 14 14161
	·	May I to Dec. 31, 1881-2.	0 0 tt 4 tt 4 tt 7 tt	7020 0 4 70 0 4 80 0	144
Total		.1-0881	2084448 <u>1</u> 4	70 80 F- 4 70 D 4 80 D	153
		.08-6781	99844482	10 to 00 10 4 1 - 4 to 0	146
ed and	ovals.	May I to Dec. 31, 1881-2.			
Licenses Transferred and Removed.	Removals.	.t-0881			
ses Tra Rem	Transfers.	May I to Dec. 3I, 1881-2.			
Licer	Tran	.1-0881			=
		MUNICIPALITY.	Caynga, Village Calcdonia Oneida Cayuga, North, Township Dum Rainham Walpole Seneca	Nelson Nassagaweya Esquesing Burlington Georgetown Oakville Milton Acton Trafalgar	Hamilton, City
3		License District.	HVFDIMVAD' .	HALTON.	HAMIL- TON,

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec 3I, 1881-2.			г :
1	Six Months.	.I-088I			H
	Si	'08-6281			• • • •
	shop.	May 1 to Dec. 31, 1881-2.			F
	Extended Shop.	.1-0881			• • •
	Exte	*08-62ST			
	avern.	May I to Dec. 31, 1881-2,			e = -
	Extended Tavern.	.1-0881			н : :
	Exte	*08-6281			
	le.	May 1 to Dec. 31, 1881-2,			ಣ
	Wholesale.	T-088I			es .
		.08-6781			1 8
		May I to Dec. 3I, 1881-2.	1	1 2 2 2 2	20 60
	Shop.	.1-0881	1	L 62 &	22
		.08-6781	1	1 2 2 2	۲a :
	Beer and Wine.	May 1 to Dec. 31, 1881-2,			
Tavern.	, À	May 1 to Dec. 31, 1881-2.	. ~ ~ ~ 4	ಬರುಕರಾರು ಈಗಲಾಬಗ	27 × 4
Tav	Ordinary	1.0881.	ဇာသသက	700143101 WH014	55 x 4
		.08-6781	11 4 4	400000 4400	26 4
		Mungipality.	Tyendinaga Hungerford Thurlow Descronto (formerly Mill Pt.)	Marmora and Lake Huntingdon Stirling Madoc, Township Elzevir and Grünsthorpe and Cashel Monteagle and Herschel Rawdon Madoc, Village Wicklow and Bangor	Belleville. Trenton Sidney
		License District.	EVST HVSTINGS,	NORTH HASTINGS.	HVZLIZGZ MEZL

11					
		Remarks.			
to	å	May I to Dec. 31, 1881-2.	\$ c. 235 85 209 65 831 04	105 30 52 65	3697 72 940 29 133 65
Amounts paid to		.I-088I	\$ c. 264 91 246 61 228 37 522 70	164 14 54 71 164 14 54 71 63 83 82 07 82 07 27 36 209 73	4205 75 1027 45 154 42
Amo		·08-628I	\$ c. 346 34 237 49 326 55 678 74	143 85 83 152 893 152 893 154 85 87 23 154 45 57 23 162 13	4236 38 905 82 143 58
ived ansfers, Fines in	ality.	May I to Dec. 31,	\$ c. 420 00 540 00 480 00 1000 00	240 00 120 00 360 00 120 00 120 00 120 00 60 00 525 00 60 00	5237 50 1312 50 240 00
Amounts received for Licenses, Transfers, Removals, and Fines in	Municip	`I-088I	\$ c. 580 00 540 00 500 00 640 00	360 00 120 00 360 00 120 00 120 00 180 00 60 00 460 00	5872 50 1310 00 270 00
Amc for Lic Remova	each	.08-9781	\$ c. 700 00 480 00 660 00 800 00	300 00 180 00 320 00 120 00 120 00 60 00 120 00 340 00	5850 00 1125 00 240 00
		May I to Dec. 31, 1881-2.	~0x20	40000 41001	36 4
Total.	Total.	1.0881.	တာ ဘာ ထား က	4613 66666	38 10 6
		.08-6781	11 8 11 4	<i>∞∞∞∞∞</i> 4⊢0 <i>∞</i>	36 9 4
ed and	ovals.	May I to Dec. 31, 1881-2.			
s Transferre Removed.	Removals	.1-0881			
Licenses Transferred and Removed.	Transfers.	May I to Dec. 3I, 1881-2,			
Licen	Traı	1.0881			1 .52
	Municipality.		Tyendinaga Hungerford Thurlow Deseronto (formerly Mill P't).	Mamora and Lake Huntingdon Stirling Madoc, Township Elzevir and Grimsthorpe Tudor, Limerick, Wollaston, and Cashel Monteagle and Herschel Rawdon Madoc, Village Wicklow and Bangor	Belleville. Trenton. Sidney.
License District.		License District.	HVZTINGS.	NORTH HASTINGS.	MEST HASTINGS,

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2.			
	Six Months.	.1-0381			
	Si	.08-6781			
	shop.	May I to Dec. 31, 1881-2.			
	Extended Shop.	.1-0881			
	Exte	.08-9781			
	vern.	May I to Dec. 31, 1881-2.		н	
	Extended Tavern.	.1-0881			H
	Exten	.08-6781			
	e e	May I to Dec. 3I, 1881-2.			
	Wholesale.	.1-0881			
	A	*08-6281			
		May I to Dec. 31, 1881-2.		E 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	22 H
	Shop.	.1-0881	1	80 2	e : : : : : : : : : : : : : : : : : : :
		.08-6781		mm 67 HH	w wa
	Beer and Wine.	May I to Dec. 3I, 1881-2.			
ern.	у.	May I to Dec. 31, 1881-2.	∞ 4 ಚಟ್ಟಬಳಗಳ	2718H8744	001-01-6404
Tavern	Ordinary	°I-088I	∞401010001000	70 7- 1-4 H 8 8 4 4	0102777274
		*08-6281	∞ 4 01 01 02 4 1°C US	70 C H 4 H 4 8 4 4	0102122777384
		Municipality.	Grey McKillop Hullett, East part Morris Howick Turnberry, East part Brussels Wroxeter	Exeter Seaforth Goderich, Township, S. part Bayfield Stephen Usborne Hay Tuckersmith Stanley	Goderich, Town Wawanosh, East Hullett, West part Wawanosh, West Turnberry, West part Wingham Ashfield Golborne Blythe
	License District.		EVST HURON,	колтн нтиох.	WEST HUROX.

Control of the last of the las			Remarks.			
	L to		May I to Dec. 31, 1881-2,	\$ c. 214 83 107 41 53 71 54 71 54 69 60 43 60 43 60 43	388 50 1117 75 32 31 137 33 355 43 96 93 234 26 1161 56	1049 20 63 65 31 83 35 48 39 74 561 91 127 30 198 91 24 13
	Amounts paid to Municipalities.		.I-088I	\$ c. 237 67. 119 82 58 68 58 68 68 68 68 68 68 68 68 68 68 68 68 68	398 12 33 51 107 58 385 42 131 27 131 27 145 24	1187 45 103 18 33 47 100 39 83 66 603 33 167 33 270 80 242 33
	Amon		.08-6781	\$ 235 37. 117 69 117 69 58 84 58 84 58 84 127 50 466 54 133 27	407 06 1347 53 33 92 226 16 409 90 169 61 327 93 169 61	1192 23 101 20 33 72 101 19 67 46 597 25 198 66 269 88 243 67
and the second	ved nsfers, ines in	lity.	May I to Dec. 3I, 1881-2.	\$\sigma\$ 6.00 \\ 240 00 \\ 120 00 \\ 135 00 \\ 135 00 \\ 135 00 \\ 135 \	610 00 1450 00 60 00 255 00 660 00 180 00 435 00 240 00	1500 00 1200 00 120 00 180 00 75 00 75 00 375 00 375 00
	Amounts received Licenses, Transfe	Municipa	,I-088I	\$ 6.00 245 00 120 00 120 00 120 00 180 00 690 00 225 00	610 00 610 00 60 00 690 00 690 00 690 00 235 00 260 00 260 00	1665 00 185 00 180 00 180 00 150 00 335 00 850 00 875 00
The second second	Amounts received for Licenses, Transfers, Removals and Fines in	each 1	.08-6781	\$\sigma\$ c. \\ \frac{25}{25} \\ 25	620 00 1730 00 400 00 725 00 240 00 240 00	1665 00 1860 00 180 00 120 00 120 00 1235 50 1235 60 352 75 480 00 375 00
Action Contract			May I to Dec. 3I, 1881-2,	&46161266	∞0-15E00704	<u> </u>
	Total.	Total.	.1-0881	8522211838	811-7524-0754	E2-16-4-01 8-2-16-4-01 8-2-16-4-01
-			.08-6781	846161 <mark>0</mark> 498	10 10 12 12 13 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	E01-201-070870
	ed and	Removals.	May I to Dec. 31, 1881-2.			
	Licenses Transferred and Removed.	Rem	1880-1.			
OCCUPANT NAMED OF	nses Tr Ren	Transfers.	May I to Dec. 31, 1881-2,			
-	Lice	Tra	1880-I.	H : C1	H ::01	61
The state of the s			Municipality.	Grey McKillop Hullett, Bast part Morris Morris Turnberry, East part Brussels Wroxeter	Exeter Seaforth, Goderich, Township, S. part Bayfeld, Stephen U shorne Hay Tuckersmith Stanley	Goderich, Town Wawanosh, East Hullett, West part Wawanosh, West Turnherry, West part Wingham Clinton Ashfield Colloone Blythe
1	License District.		License District.	EVST HURON,	холин нтиох.	NORUH TEMW

Schepule C. - Comparative Statement, by Municipalities, shewing the number of Licenses, etc. - Continued.

	ž¥.	May I to Dec. 31, 1881-2,			
	Six Months.	.1-0881			•
į	Six	.08-6781			•
	hop.	May I to Dec. 3L, 1881-2			:
,	Extended Shop.	1880-1.			
	Exte	.08-6781		-	
	wern,	May I to Dec. 3L, 1881-2.			
	Extended Tavern,	.1-0881			
	Exten	.08-6781			:
	· 6	May I to Dec. 31, 1881-2.			¢ι
	Wholesale.	1880-1.			m
		.08-6781		* * * * * * * * * * * * * * * * * * *	n
		May I to Dec. 3L, 1881-2.		9 4	07
	Shop.	.1-0881	€1 — —— €1	29	07
		.08-6781	ю [н нн sq	۵ : : - : :	20
	Beer and Wine.	May 1 to Dec. 31, 1881-2,		1	ςì
ern.		May I to Dec. 31, 1881-2.	+ 10 10 10 10 + 5 10 +	Soft	63
Tavern	Ordinary	1880-L.	≠ 10 to 10 01 ₹ 50 to ₹	75 + 10 +	25
		.08-8781	00 to + 10 01 + 50 00 +	2+8+	73
		Municipality.	Howard Blenbein Dresden Thanesville Samden Bachwell Harwich Orford Ridgefown	Chatham, Town Chatham, Township Dover Wallaceburg Tilbury, East. Raleigh	Kingston, City
License District.			EAST KEUT.	WEST KEUT.	IXGSTOX.

	Remarks.		Remarks.		Dunkin Act in force, 1879, 1880-1-2.	
	to sa.		May I to Dec. 3I, ISSI-2.	\$ c. 156 01 108 61 108 61 356 01 356 01 418 00 418 00 482 40 482 42	5707 09 128 42 162 74 458 42	8793 33
	Amounts paid to	ancapania	.1.0881	\$ c. 208 04 175 10 370 50 55 55 55 55 55 55 55 55 55 55 55 55	5976 24 116 55 1157 08 473 91	8932 45
	Amo		.08-6781	\$ c. 159 17 174 59 325 98 217 47 77 47 77 47 833 96 287 196 287 69 500 24	6415 01 204 10 130 90 473 18	8856 23
Poss	nyed insfers,	lity.	May I to Dec. 31, 1881-2.	\$38.00 °C. 255.00 °C. 255.00 °C. 255.00 °C. 255.00 °C. 250.00 °C.	6585 00 300 00 300 00 630 00	12340 00
a tan	Amounts received for Licenses, Transfers, Removals, and Wines, in	Municipa	.1.0881	\$ c. 255 00 255	6870 00 260 00 295 00 651 00 60 00	12500 00 12550 00 12340 00
Amo	Amo for Lice Removals	each	08-6281	\$ 0. 255 00 255 00 255 00 255 00 2355 00 140 00 660 00 670 00 670 00	7335 00 340 00 225 00 630 00 90 00	12500 00
			May I to Dec. 31, 1881-2.	75 55 75 75 75 75 75 75 75 75 75 75 75 7	6170 470	98
	Total.		.1-0881	& & & & & 4 & & & & & & & & & & & & & &	02 4 25 70	20
			.08-6781	08448260	64 4 65 7C	855
ed and	פת שיוות	Removals.	May I to Dec. 31, 1881-2,			
nsferr	Removed.	Rem	.1-0881			
ses Tr	Rem	sfers.	May I to Dec. 31, 1881-2,	H 62	ಕಾ : : : :	
Licer	MUNICIPALITY. MUNICIPALITY.		1-0881	Ø H HHAHØ		
			MUNIOPALITY.	Howard Blenheim Dresden Thamesville Camden Bothwell Harwich Orford Ridgetown	Chatham, Town Chatham, Township Dover Wallaceburg Tilbury, East	Kingston, City
	License District.			EVZL KENL	WEST KEUT.	KINGSTON.

Schedule C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

_					
	hs.	May I to Dec. 31, 1881-2.			
	Six Months.	*I-088I	7		
	Six	.08-6781			
	dop.	May I to Dec. 31, 1881-2.			
	Extended Shop.	.1-0881			
	Exter	*08-6281			
	vern.	May I to Dec. 3I, 1881-2.			
	Extended Tavern.	.I-088I			
	Exten	.08-6781			
	e.	May I to Dec. 31, 1881-2.			
	Wholesale.	1880-1,			
	A	.08-6781			
		May I to Dec. 31, 1881-2,	23 12 27 27	2 2 2 E 2	
	Shop.	.1-0881	20 100 100 100	& H 4 6 9	
		.08-9781	64 1 1 1 1 1	₩ 62 F-H	
	Beer and Wine.	May I to Dec. 3I, 1881-2.			
	Tavern. nary.	May I to Dec. 31, 1881-2.	10 01H014WW0101	304388 04	01001440
	Tave Ordinary.	.I-088L	70 6440400000	P0H000H00	010004400
W. COLUMN STREET, W.		*08-6281	70 H 01 W W 4 W W 01 W	∞ C H ► 21 € C 4	01001440
THE RESERVE THE PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN		Municipality.	Forest Bosanquet Warwick Brooke Wyoming Watford Bulbamia Plymbton Arkona Arkona Arkona Arkona	Petrolia Moore Sarnia, Township Sombra Oil Springs Emiskillen Dawn Sarnia, Town	Lanark, Village Pakenham Dalhousie Almonte Carleton Place Ramsay Lanark, Township
		License District.	EVZI LAMBTOX,	LAMBTOK,	KOKTH KOKTH

			Remarks.			Dunkin Act in force, 1879-82.
-	to s.		May I to Dec. 3I, 1881-2.	\$ 512 C C C C C C C C C C C C C C C C C C C	413 95 296 93 36 99 242 94 53 99 80 98 1155 91 321 47	144 18 88 36 88 36 44 18 277 80 352 54 96 27
	Amounts paid to Municipalities.		.I-088I	\$ c. 558 40 68 77 75 86 77 75 86 77 75 86 77 75 80 92 250 88 220 88 250 88 76 76 76 76 76 76 76 76 76 76 76 76 76	573 72 353 20 56 69 56 69 70 06 140 12 35 03 1300 59 375 13	146 47 92 95 54 21 252 95 336 20 144 70
			.08-6781	\$ 6. 592 50 118 13 13 42 116 25 217 30 217 30 247 30 247 30 247 30 215 12 173 98 432 95	521 76 422 08 79 48 722 07 70 35 175 87 11 72 1882 09	144 33 84 96 44 33 248 65 340 87 82 17 3 81
	Amounts received for Licenses, Transfers, Removals and Fines in	ality.	May I to Dec. 3I, 1881-2.	\$ c. 712 50 45 00 00 00 00 00 00 00 00 00 00 00 00 00	696 69 552 50 60 00 452 50 100 00 150 00 152 71	220 00 240 00 120 00 480 00 580 00 210 00
	Amounts received Licenses, Transfe	each Municipality	.I-0881	8 8 6. 880 00 1110 00 1140 00	915 00 605 00 90 00 120 00 240 00 1800 00 500 00	220 00 240 00 140 00 400 00 520 00 255 00
	Amc for Lice Removal	each	.08-6781	\$800 00 170 00 120 00 220 00 240 00 370 00 370 00 240 00 255 00 565 00	890 00 720 00 125 00 720 00 130 00 300 00 2420 00 480 00	220 00 230 00 120 00 400 00 580 00 147 50 33 69
			May I to Dec. 3I, ISSI-2.	F-11 64 1-1 02 65 03 03 44 03	11 12 32 5 5 1 1 1 2 2 5 5 1 1 1 2 5 5 1 1 1 2 1 2	0140147000
	Total.		1880-1.	PH01440440170	011110271120	0140147030
			.08-6781	F0000404004	11 11 11 11 11 11 11 11 11 11 11 11 11	6146147000
	ed and	Removals.	May I to Dec. 31, 1881-2.			
	s Transferr Removed.	Rem	1880-1.			
	ansf		May I to Dec. 31, 1881-2.			
-			1880-I'			
	Municipality.		Municipality.	Forest Bosanquet Warwick Brooke Wyomin Waftond Wathond Ruphena Thelford Arkona Thelford Arkona	Petrolia Moore Sarnia, Township Somlra Oil Springs Emiskillen Dawn Sarnia, Town	Lanark, Village Pakenham Dalhousie Almonte Carleton Place Ramsay Lanark, Township
	License District.		License District.	EAST LAMBTOX.	LAMBTON.	NORTH LANARK.

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SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2.			
	Six Months.	.1-0881			<u> </u>
	Si	.08-9781	H : : : : :		
	shop.	May I to Dec. 3I, 1881-2.			
	Extended Shop.	.1-0881			
	Exte	.08-6781			
	avern.	May I to Dec. 31, 1881-2.			
	Extended Tavern.	.1-0881			
	Exter	.08-9781			
	ie.	May I to Dec. 31, 1881-2.			
	Wholesale.	.1-0881			
	M	*08-6281			
		May'l to Dec. 3I, 1881-2,	8-1	8 . 2	ବ୍ୟବ୍ୟ :
	Shop.	.1-0881	407	ю : Н	8181
10 mm		.08-9781	so ⊢	20	H 63
	Beer and Wine.	May I to Dec. 31, 1881-2.			
Tavern.	y.	May I to Dec. 31, 1881-2.	P 10 01 10 01 1	000045004000	F014070
Tav	Ordinary	.1-0881	P40H0	v a 4 4 7 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	F01H070
		*08-6281	P4-1-0	© ∞ ⋈ ४ ७ ७ ७ ७ ७ ७ ° ° ° ° ° ° ° ° ° ° ° ° °	88H8
		Muncrality.	Perth . Smith's Falls Smith's Falls Beckwith Bathurst Drummond South Sherbrooke.	Prescott Edwardsburgh South Elmsley Kemptville Kitley Oxford Augusta Merrickville Wolford Cardinal, Village Gower, South	Napanee Bath Adolphustown Amherst Island Ernestown Richmond
		License District.	LANARK,	SOUTH GRENVILLE, GRENVILLE, AORTH LEEDS AND	rezzox.

1					
	Remarks.		55 52 11 12 12 13 14 15 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18		Dunkin Act in force 1879-80-1-2,
l to		May I to Dec. 31, 1881-2.	\$ c. 1022 83 710 25 710 25 24 21 58 42 24 21	1322 01 58 38 58 38 715 13 145 95 87 47 124 06 276 76 58 38 88 38	1360 00 93 33 23 33 46 67 116 67
Amounts paid to		.I-088I	\$ c. 1248 71 761 83 63 31 27 13 64 26	1550 77 201 95 63 78 559 43 159 43 159 43 308 81 95 67 93 78	1412 49 104 98 26 24 52 50 140 00
Amo		.08-6781	\$ c. 1047 03 531 50 531 50 55 58 65 58	1576 73 310 50 64 24 375 42 171 171 64 24 160 62 299 20 107 08	1340 17 86 71 21 67 43 37 7 23
ived insfers,	lity.	May I to Dec. 31, 1881-2.	\$ c. 1500 00 925 00 120 00 60 00 60 00 60 00	1815 00 120 00 120 00 120 00 300 00 300 00 180 00 120 00 150 00	1800 00 240 00 60 00 120 00 300 00
Amounts received for Licenses, Transfers, Removals, and Rines in	each Municipality.	.I-0881	\$ c. 1695 00 970 00 140 00 60 00 130 00	2085 00 380 00 120 00 700 00 300 00 120 00 440 00 180 00 180 00 150 00	1840 00 240 00 60 00 120 00 320 00
Amor for Lice Removals	each	·08-648I	\$ c. 1500 00 816 00 75 00 55 00 139 17	2125 00 580 00 580 00 520 00 320 00 120 00 420 00 200 00	1800 00 240 00 60 00 120 00
		May I to Dec. 31, 1881-2,	100 100 100 100 100 100 100 100 100 100	ಪ್ರಚಲಾದ ಅಭಿಕಾರಗಳ	04400
Total		.I-088I	G001-01	4000000004000	D4H010
		*08-6281	10 10 2 3 1 1 2 3 1 1 1 2 3 1 1 1 1 1 1 1 1 1	42212223448	6416
pue p	vals.	May I to Dec. 31, 1881-2.			
Licenses Transferred and Removed.	Removals.	1.9881.			
ses Transfer Removed	Transfers.	May I to Dec. 3I, 1881-2,			
Licen	Trar	.I-088I			
	MUNICIPALITY.		Perth Smith's Falls Smith's Falls Bathurst Drummond South Slierbrooke North Elmsley	Prescott Edwardsburgh Edwardsburgh South Elmisley Kenptville Voxford Augusta Merrickville Wolford Cardinal, Village	Napanee Bath Adolphustown Amherst Island Ernestown Richmond
	License District.		I,AKARK.	SOLTH GREXAILLE GREXAILLE AND KORTH LEEDS AND	l'ENNOX.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

Taven. T						
Tavern T		hs.	May I to Dec. 31, 1881-2.		Beer and Wine.	
Tavern T		Mont	1880-1,	63 11 11 17	:	
Theorem		Six	.08-6781			
Taven. T		hop.	May 1 to Dec. 31, 1881-2.		-	
Taven. T		s pepus	.1-0881		10	
Tavena T		Exte	.08-6781		-	
Tavern. Pacer.		avern.	May I to Dec. 3I, 1881-2,		4	
Tavern. Pacer.		nded Ta	.I-088I		14	
Tavern Paer Allayer Paer Pa		Exter	.08-6781		1	
Tavern		le.	May I to Dec. 31, 1881-2,		64	
Tavern		7holesa	.1-0881		64	
Tavem. T		=	*08~6281		63	
Taven, Alay I to Dec. 31,			May I to Dec. 31, 1881-2,	10	54	ലഭിലങ്ങ
Tavem, Nuncipality, Nuncipalit		Shop.	.1-0881	a	27	- 22 - 25 -
Tavem, Alliage Drient Dries Prients Dries			*08-6281	:7 ::: : :	36	<u> </u>
Number N		Beer and Wine.	May I to Dec. 31, 1881-2.			
MUNICIPALITY. Niagara, Township St. Catharines Grainshy, Township Grainshy, Township Touth Fort Dalhousie Colinton Niagara, Town St. Catharines Grainshy, Township Fort Dallousie Fort Dallousie St. Catharines St. Cat	vern.	.y.	May I to Dec. 31, 1881-2,	ა ^ლ ა ა 4 4 4 4 5 5 5 5	#	25 6 10 10 4
MUNICIPALITY. Niagara, Township St. Catharines Grimsby, Township Granthan Granthan Granthan Granthan Granthan Granthan Granthan Hort Dahousie For Dahousie For Dahousie For Dahousie For Niagara, Town Beamsville, Village Fetersville For Dahousie For Wastminster For Westminster For Westm	Ta	Ordinar	1.0881	4500004444050 :	54	22 0 0 0 4 20 0 0 0 4
IDDLESEX, DONDON: MACOODA			.08-6781	:	57	
IDDDESEX, DONDOM: DISCHES			Municipality.	Niagara, Township St. Catharines Grimsby, Township Grantham Merritton Louth Clinton Clinton Grimsby, Village Niagara, Town Beamsville, Village	London, City	
			License District.		roznoz.	WIDDI'ESEX. EVST

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		Remarks.			
l to	ni S	May I to Dec. 31, 1881-2,	\$ c. 95 11 2876 60 95 11 435 16 126 81 16 81 86 11 6 87 16 81 86 126 81 16 67 126 81 126 81 126 81 126 81	2566 68	817 21 225 19 403 43 719 14 1019 93 163 43
Amounts paid to	merpann	.1-0881	\$ 0. 139 49 3236 91 117 89 49 117 89 49 117 89 117 89 117 89 117 84 117 117 4 37 116 4 62 348 73	6842 27	882 05 238 08 452 13 748 08 1182 88 189 81
		.08-6781	\$ c. 111 80 3279 10 134 17 111 82 460 43 134 17 879 52 178 952 160 62 402 51	7699 21	1076 59 327 66 427 25 795 74 1235 05 140 43
sived ansfers, Kines in	ality.	May I to Dec. 31, 1881-2.	\$ c. 180 00 4878 75 180 00 180 00 180 00 562 50 562 50 687 50 60 00 520 00 240 00	8541 68	1500 00 420 00 540 00 1320 00 1375 00 300 00
Amounts received for Licenses, Transfers, Removals, and Wines in	Municip	.1-0881	\$ 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	12011 60 10591 69	1580 00 420 00 620 00 1340 00 1640 00 340 00
for Lice	each	*08-6281	\$ c. 200 00 5327 50 5327 50 5320 00 200 00 240 00 1025 00 320 00 240 00 720 00 720 00	12011 60	1840 00 560 00 560 00 1360 00 1631 25 240 00
		May I to Dec. 31, 1881-2,	& \$1 & & & & & & & & & & & & & & & & & &	92	25 27 13 13 25 24 25 25 25 25 25 25 25 25 25 25 25 25 25
Total.		1.9881.	44000040000	86	25 7 7 14 14 5
		-08-6781	# 74 m 0 4 0 m m m	26	29 0 2 2 1 2 1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
ed and	Removals.	May I to Dec. 31, 1881-2,			
Licenses Transferred and Removed.	Rem	1.0881.			
ises Tra	Transfers.	May 1 to Dec. 31, 1881-2.			
Licer	Tra	1880-1,			
		MUNICIPALITY.	Niagara, Township St. Catharines Grinsly, Township Grandhan Meritton Louth Port Dalhousie Clinton (rinnsby, Village Niagara, Town Beamsville, Village	London, City	London, Township. North Dorchester Petersville Westninster London East, Village
		License District.	lingola.	rozdon.	MIDDLESEX.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

ıtlıs.	May I to Dec. 3I, 1881-2.			
Six Months.	.T-088I			
	*08-6481			
shop.	May I to Dec. 31, 1881-2.			
Extended Shop.	1880-1.			
Exte	'08-6281			
vern.	May I to Dec. 31, 1881-2.			
Extended Tavern,	,I-0881			
Exter	.08-9781			
e.	May I to Dec. 3I, 1881-2.			
Wholesale,	.18-0881			
	.08-6781			
	May I to Dec. 31, 1881-2,	G1 G1 G1		
Shop.	.1-0881	61 5151	76 H	
	.08-6781	9 -9	: : : : : : : : : : : : : : : : : :	
Beer and Wine	May I to Dec. 3I, 1881.2,			
Tavern. nary.	May I to Dec. 31, 1881-2,	w w w r0 w 4 r0 4 d4	4004012440	88888
Tave	1880-1.	ಬ ಈ ಬ ನ್ ಬ ಈ ನ್ ಈ ರ4	4.000401724 20	80000
	*08-6281	00 4 70 00 70 70 4 00	4004004 8	20121-122
	MUNICIPALITY.	East Williams McGillivray Adelaide Biddulph Alsa Graig Lobo. Parkhill Lucan West Williams	Ekfrid Stathroy Wardsville Metcalfe Delaware Caradoc Glencoe Mosa Newbury	Wainfleet Canborough Caistor Sherbrooke Dunnville Gainsborough
	License District.	MIDDLESEX.	MIDDFESEX.	MOXCK'

		Remarks.			Dunkin Act in force 779-82.
to to		May I to Dec. 31, 1881-2.	\$8 86 16 88 55 16 143 616 143 60 114 85 114 85 292 32 57 44	1118 40 1133 80 118 40 118 40 1148 90 238 40 238 40 238 40 163 80	63 59 31 79 42 39 21 20 689 57 84 79
Amounts paid to		,I-088I	\$6.00 10 10 10 10 10 10 10	120 95 135 71 120 95 90 71 171 61 240 95	64 68 21 56 21 56 21 56 21 56 638 10 100 59
Amo		.08-6781	\$\$ 0.00 \$\square\$\$ \$\$ 0.00 \$\square\$\$ \$\$ 0.00 \$\$ 11.00 \$\$	120 80 185 60 185 60 180 80 181 80 10 06 165 60	74 52 44 71 44 71 29 35 643 92 67 07
ived insfers,	ulity.	May I to Dec. 3I, 1881-2.	\$ 0. 185 00 185 00 185 00 185 00 240 00 780 00 120 00 120 00	240 00 225 00 226 00 240 00 180 00 360 00 60 00 255 00	180 00 90 00 120 00 60 00 1000 00 240 00
Amount's received for Licenses, Transfers,	each Municipality.	,I-088I	\$6.00 180 00 180 00 180 00 180 00 411 00 795 00 120 00 120 00	240 00 225 00 225 00 240 00 180 00 360 00 255 00	180 00 60 00 60 00 60 00 920 00 280 00
Amo for Lice Removal	each	.08-6781	\$6.00 180 00 250 00 250 00 320 00 405 00 595 00 620 00 180 00	240 00 225 00 210 00 180 00 360 00 255 00 255 00	200 00 120 00 120 00 60 00 920 00 180 00
		May I to Dec. 31, 1881-2.	0 4 W 70 0 4 00 C 01	4H84884H8	ಬರುಬ⊣∞ಈ
Total		1880-1°	848994669	411.24.60.24	811174
		.08-6781	ಬಿ ಬಿ ಈ 10 10 10 10 10 10	#Essassa :s	844668
ed and	Removals.	May I to Dec. 31, 1881-2.			
Transferr Removed.	Rem	1880-L.			
Licenses Transferred and Removed.	Transfers.	May I to Dec. 3I, 1881-2.			
Licen	Tran	1.0881			
	Municipality.		East Williams Metallivray Adelaide Biddulph Allsa Craig Lobo Parkhill Jucan West Williams	Ekfrid Strathroy Wardsville Metcaffe Delaware Caradoc Gloncoe Mosa	Wainfleet Cauborough Caistor Sherbrooke Dunnville Gainsborough
	License District.		MIDDLESEX. ZORTH	MIDDLESEX. MEST	MONGK'

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	ž	May I to Dec. 31, 1881-2.		
	Six Months.	1880-1.		
	Six	.08-6781		
-	ďo	May I to Dec. 31, 1881-2,		
	Extended Shop.	1.0881.		
Control of the Contro	Exten	. '08-6481		
	erm.	May I to Dec. 31, 1881-2.		
	ed Tav	.1-0881		
	Extended Tavern.	,08-6781		
		May I to Dec. 31, 1881-2.		
	Wholesale.	.1-0881		
	Wh	.08-6781		
-		May I to Dec. 31, 1881-2.	ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο	63
	Shop.	.1.0881	α α	H
	32	.08-6781		-
-	Beer and Wine.	May I to Dec. 31, 1881-2.		
ii		May I to Dec. 31, 1881-2.	H4H000H00000H H 75 0	20
Tavern.	Ordinary.	.I-088I	H4-M01-M00000-	es .
	O .	*08-628I	H4H88HH884H	ಣ
		Municipality.	Morrison Bracebridge Bracebridge Foley Stephenson Stephenson Meood and Medora Mewallay Draper and Oakley Humphrey Gravenhurst Stisted McDougall McDougall McDougall McLean and Ridout. Tonorganized Territory, including the Townships of Chaffey, Spence, Chapman and Perry Ryde	Nipissing District—Unor- ganized Territory
		License District.	MUSKOKA AND PARRY SOUND.	KIP.

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		Remarks,		\$ c. 32 00 32 33 32 00 64 00 65 00 65 00 32 00 32 00 32 00 32 00 32 00 32 00 32 00 32 00 32 00 33 00 34 00 35 00 36 00 37 00 38 00 39 00 39 00 30 00 3	Payable to the Province, less expenses.
d to		,18	May I to Dec. 1881-2.	64 : : : :	
Amounts paid to			.1-0881	38.3 24.3 313.2 24.3 313.2 24.3 313.2 24.3 313.2 24.3 313.2 24.3 313.3 313.3	
Amo			.08-6781	22 22 22 22 22 22 22 22 22 22 22 22 22	
ived sin	lity.	its.	May I to Dec. 1881-2,	\$ 60 00 00 00 00 00 00 00 00 00 00 00 00	360 00
Amounts received Licenses, Transfe	each Municipality		1-0881	\$ 60 00 00 00 00 00 00 00 00 00 00 00 00	210 00
Amounts received for Licenses, Transfers, Removals, and Fines in	each		'08-6281	\$ 6.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	240 00
		,IE	May I to Dec. 1881-2,	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	70
Total.			.1-0881	H3H23H234FH: 02	4
			- *08-6481	1411222111222111	4
ed and	ovals.	,18	May I to Dec. 1881-2,		
Licenses Transferred and Removed.	Removals		1-0881		:
ses Tra	Transfers.	,18	May I to Dec. 1881-2.		<u>.</u>
Licen	Tran		1-0881		•
		MUNICIPALITY.		Morrison Bracebridge McKellar Foley Stephenson Wood and Medora Macunday Draper and Oakley Humphrey Gravenhurst Stisted McDougall McLean and Ridout Unorganized Territory, including the Townships of Chaffey, Spence, Chapman and Perry Armour Ryde	Nipissing District—Unor- ganized Territory
		*15	irteia esnesi.l	MUSKOKA AXD PARRY SOUXD.	ISSIZG,

Schedule C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec. 3I, 1881-2.			П : : : : :
	Six Months.	1.9881.			
	Siy	. 08-6781			н
	hop.	May I to Dec. 31, 1881-2.			
	Extended Shop.	1.0881.			
	Exte	.08-9781			
	vern.	May I to Dec. 31, 1881-2.			
	Extended Tavern.	1880.1.			
	Exten	.08-9781			
	ø. 1	May I to Dec. 31, 1881-2,			
	Wholesale.	.1-0881			
	A	*08-6281			
		May I to Dec. 31, 1581-2,	ਜ .ਲ ਜਜ		40,
	Shop.	.1-0881	H 8 HH		
		.08-9781		ннан	
	Beer and Wine.	May I to Dec. 31, 1881-2.			
ern.		May 1 to Dec. 31, 1881-2.	o:501000414	H 23 63 63 44 45 65	12475
Tavern	Ordinary.	1.0881	& :arIuruu4	200224404	12227
		.08-9781	&4r00001801814	01000004000	128874
		Munoipalite.	Middleton Townsend Walsingham Simose Windham Woodhouse Charlotteville Waterford Port Dover	Seymour Murray Cramahe Percy Colborne Campbellford Hastings Brighton, Township	Alnwick South Monaghan Haldimand Hamilton Cobourg, Town
		License District.	NORFOLK.	RAST KORTHUMBER- LAND.	West Vorthum- berland,

		-			
		Remarks.		Dunkin Act in force 79-80-1-2.	
to to		May I to Dec. 3I, 1881-2.	\$ c. 322 05 224 38 687 25 687 25 687 25 696 126 71 78 36 25 39 25 283 39 283 39	25 06 50 11 80 11 180 23 125 29 220 37 147 71	44 15 58 85 117 71 205 99 1999 13
Amounts paid to Municipalities.	•	,1-0881	\$ c. 294 61 1196 42 702 05 409 16 81 85 245 51 145 95 288 67	57 18 104 83 87 18 194 36 142 96 226 07 386 78	43 16 57 55 110 28 220 59 2314 28
Amor		.08-6781	\$ c. 315 05 44 46 206 41 17 794 05 399 25 18 25	62 78 71 75 71 75 83 81 118 62 116 59 226 29 276 59	47 64 95 28 116 46 222 34 2229 67
ved nsfers, ines in	lity.	May I to Dec. 31, 1881-2,	\$ c. 610 00 1103 00 660 00 660 00 660 00 660 00 6485 00 485 00 425 00 425 00	60 00 120 00 150 00 320 00 380 00 487 50 500 00	90 00 120 00 240 00 420 00 2712 50
Amounts received Licenses, Transfe	each Municipality	.I-088I	\$ c. 2540 00 1120 00 1120 00 1150 00 1550 00 1	120 00 220 00 150 00 320 00 360 00 570 00 380 00	90 00 120 00 230 00 460 00 3123 00
Amounts received for Licenses, Transfers, Removals and Fines in	each	.08-6781	\$80 00 1280 00 1280 00 1280 00 129 00 125 00 125 00 425 00 425 00	140 00 1160 00 1150 00 320 00 250 00 420 00 450 00	90 00 180 00 220 00 420 00 2945 00
		May I to Dec. 31, 1881-2.	21 82112224272	H004767704	212141-01
Total.		.I-088I	0 :01107 : 6 4 70	01001410004	22227-81
		.08-6781	© 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	01200440470	22275
ed and	ovals.	May I to Dec. 3I, ISSI-2,			
icenses Transferred and Removed.	Removals.	.1-0881			
ses Transfe Removed	sfers.	May I to Dec. 31, 1881-2,	62 114 14		
Licenses The		.1-0881			
		Municipality.	Middleton Townsend Walsingham Simone Windham Woodhouse Charlotteville Houghton Waterford Port Dover	Seymour Murray Cramahe Percy Colborne Campbellford Haskings Brighton, Village Brighton, Township	Alnwick South Monaghan Haldimand Hamilton Cobourg, Town
		License District.	NORFOLK.	KORTHUMBER-	WEST VOLTHUM-

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2,			-	
	Six Months.	.1-0881				
	Š	.08-6781			-	
1	hop.	May I to Dec. 31, 1881-2.			63	
	Extended Shop.	1880-1			1	
	Exte	.08-6781				
	vern.	May I to Dec. 31, 1881-2.				
	Extended Tavern.	1.980-1.				
	Exten	*08-6281				
	e.	May I to Dec. 31, 1881-2,				
	Wholesale.	.1.0881				
		.08-6781				
		May I to Dec. 31, 1881-2.	HH HHM HM	H2	69	64 12
	Shop.	.1-0881		H 62	7.5	64 12
		.08-6781		H 62	7.1	24 4
	Beer and Wine.	May I to Dec. 3I, 1881-2.	• • • • • • • • • • • • • • • • • • •			
Tavern.		May I to Dec. 31, 1881-2.	10 4 70 4 60 4 70 60 61 61	92220	22	1020223
Tav	Ordinary	°I-088I	お 4 4 70 00 4 70 00 60 00	92220	75	00000111
		*08-6281	одадамадаю :::	⊕►≈80 0	23	200 4 20 21 EE
MUNICIPALITY.		Municipality.	Reach Uxbridge, Village Brock Mara Thorah Port Perry Uxbridge, Township Scott Rama Cannington, Village.	Oshawa Tou Whitby Town Whitby, Township Whitby, East, Township. Pickering	Ottawa, City	East Nissouri Bhadford East Zorra Fubb West Zorra Woodstock Benheim
		License District.	NORTH OXTARIO.	HTUOS OXTARIO.	-ATTO .AW	NORTH OXFORD.

1							
			Remarks,				
	to es.		May I to Dec. 3I, 1881-2.	\$ 0.00 174 78 174 78 174 78 145 65 176 52 176 52 176 52 176 65 176	808 67 725 40 107 57 96 36 448 67	12375 00	31 52 63 04 160 23 164 05 1242 41 380 86
	Amounts paid to	-	,I-0881	\$ 0.185 01.283 35 02.285 37 02.285 37 02.285 37 02.285 37 02.285 37 02.285 02.2	899 51 777 74 151 39 111 99 1010 66	12974 79	65 86 98 79 167 40 148 61 76 83 1349 28 428 03
			*08-6281	\$ 0.00 1.00	952 22 792 25 212 76 82 14 1029 19	18765 00 18904 00 18275 00 12702 17 12974 79 12375 00	77 18 99 23 198 44 146 16 112 99 1288 30 440 99
č	ansfers, Fines in	ality.	May I to Dec. 31, 1881-2.	\$60 00 00 00 00 00 00 00 00 00 00 00 00 0	1100 00 1100 00 170 00 190 00 740 00	18275 00	120 00 305 00 240 00 180 00 1850 00 725 00
	Amounts received for Licenses, Transfers, Removals and Fines in each Municipality.		.1-0881	\$ 000 000 000 000 000 000 000 000 000 0	1245 00 1160 00 220 00 210 00 1290 00	18904 00	120 00 180 00 305 00 205 00 140 00 1990 00
			.08-6781	\$ c. 445 00 420 00 250 00 250 00 240 00 320 00 240 00 340 00 340 00 350	1340 00 1180 00 300 00 150 00 1320 00	18765 00	140 00 380 00 200 00 1930 00 1930 00
			May I to Dec. 3I. 1881-2.	@1010104@10004	P0880	147	15322621
	Total.		.1-088I	<u>ಹಿಕ್ಕಾರಿಕರಿಗಳಬಹುಗು</u>	868860	151	2662352
			.08-6781	F-447040401 4	⊳ ⊕≈010	. 145	13522632
1122	pur pe	Removals.	May 1 to Dec. 31, 1881-2.			•	
	Transferr	Rem	'I-088I			63	
	Licenses Transferred and Removed.	Transfers.	May I to Dec. 31, 1881-2,			:	-
	Licer	Tral	,I-088I		1	-	
			Municipality.	Reach Uxbridge, Village Brock Mara Thorah Port Perry Uxbridge, Township Scott Rama Cannington, Village	Oshawa	Ottawa, City	East Nissouri Blandford East Zorra Finbro West Zorra Woodstock Blenheim
Dr. bry own was	License District.		License District.	HTHON OLIANTAO	HTUOS OUTATIO.	-ATTO .AW	XORTH OXFORD,

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

bs.	May I to Dec. 31, 1881-2.			
Six Months.	.1-0881		-	
Š	.08-6781		-	
hop.	May I to Dec. 31, 1881-2.			
Extended Shop.	,I-088I			
Exte	.08-6781			
ıvern.	May I to Dec. 31, 1881-2.			
Extended Tavern.	·I-089T			
Exter	*08-6281			
ë	May I to Dec. 3l, 1881-2.			
Wholesale.	1580-1.			
	.08-6781			
	May I to Dec. 3I, 1881-2.	4.01	\$	H :::45-
Shop.	.1-0881	10.04	\$1 HHH	m :: : : : : : : : : : : : : : : : : :
	.08-6781	4-21	31 31	
Beer	May I to Dec. 31,			
Tavern.	May I to Dec. 3I, 1881-2.	#70000044HH	91184-2	E 282946588
Tave Ordinary.	1-0881	11424030301	921146	16 20 20 4
	08-6281	H4004010201H	351446	16 6 6 8 8 8 8 8 4 4
	Municipality.	Ingersoll Tilsonburgh Norwich, Village North Oxford North Norwich South Norwich Derehan West Oxford East Oxford	Brampton Chinguacousy Toronto Toronto Gore Streetsville	Mornington Ellice Wallace Elma Logan Listowel Stratford North Easthope
	License District.	SOUTH OXFORD.	PEEL,	ХОКТН. РЕКТН.

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			Remarks.			
	to ss.		May I to Dec. 31, 1881-2.	\$ c. 1838 73 539 75 88 31 88 31 55 87 117 75 117 75 29 44 29 44	690 60 450 94 550 92 154 97 152 99	478 00 216 24 102 43 179 25 79 67 1016 37 3206 68 119 50
	Amounts paid to Municipalities.		.1-0881	\$ c. 398 63 398 63 117 87 139 39 64 30 184 85 64 30 64 30 64 30 184 85 64 30 184 85	703 36 506 28 612 89 160 95 167 30	593 06 185 87 104 57 229 72 104 56 1034 69 3391 48
	Amo		.08-6781	\$ c. 1925 07 368 31 93 31 124 13 62 08 217 28 72 42 31 04	734 57 525 86 632 12 160 28 156 17	646 49 211 62 188 09 176 32 105 81 952 47 3349 92 141 08
	ived insfers, ines in lity.		May I to Dec. 31, 1881-2.	\$215.0 c. \$215.0 c. \$25.0 c. \$25.0 c. \$240 c. \$240 c. \$240 c. \$240 c. \$260 c.	1000 00 770 00 978 75 300 00 240 00	840 00 380 00 180 00 140 00 1415 00 1115 00 210 00 180 00
	Amounts received for Licenses, Transfers, Temovals and Fines in		.1-0881	\$ c. 640 00 640 00 2855 00 280 00 280 00 120 00 120 00 60 00	1000 00 840 00 1062 50 300 00 260 00	1021 00 320 00 180 00 380 00 180 00 1870 00 240 00 240 00
	Amounts received for Licenses, Transfer Removals and Fines each Municipality,		.08-6781	\$555 % 600 90 100 90 120 90 120 90 140 90 60 90	1051 25 877 50 1102 50 300 00 240 00	1100 00 350 00 320 00 300 00 180 00 1340 00 240 00
			May I to Dec. 3I, 1881-2.	¹ 1 − εεε α 4 4 − 1 − 1	81118	422000000000000000000000000000000000000
	Total.		.1-0881	00840000H	8613228	17 5 3 10 29 4
			.08-6781	ಸ್ಥಂಬ400421	173.9	17 6 6 10 10 10 10 10 10
	d and	y dello.	May I to Dec. 31, 1881-2.			
	Licenses Transferred and Removed.		11-0881			
	deenses Tra	e totel	May I to Dec. 31, 1881-2.			
	Licen	710	.1-0881			
	License District. MUNICIPALITY.		Municipality.	Ingersoll Tilsonburgh Norwich, Village North Oxford North Oxford South Norwich Derehan West Oxford East Oxford	Brampton Chinguacousy Toronto Toronto Gore Streetsville	Mornington Ellice Ellice Elma. Logan Listowel Stratford North Easthope
			License District.	HTUOS GROUXO	PEEL	локтн гептн

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	ths.	May I to Dec. 31, 1881-2,			
1	Six Months.	-I-088I			
	<u>2</u> 2	.08-6781			
	Shop.	May I to Dec. 31, 1881-2.			
	Extended Shop.	*I-088I			
	Ext	-08-6781		7::::::	
	vern.	May I to Dec. 31, 1881-2,			
	Extended Tavern.	.1-0881			
	Exten	.08-6781			
	ė	May I to Dec. 31, 1881-2.			
	Wholesale.	.1.0881			
	W	*08-6281			
		May I to Dec. 31, 1881-2.	61.51 61	m	91
	Shop.	.1-0881	ଷଷ ଷ	e	.6
		*08-6281	0101 00	e	-8 -
	Beer and Wine.	May I to Dec. 31, 1881-2.			
Tavern.		May I to Dec. 31, 1881-2.	0866786	814888888	3 1 1 1
Tav	Ordinary	.1-0881	6 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0H0500H0	84712
	0	*08-6281	2017 2017 2017	© H Ø 4 4 6 H H	644 6
		Muncipality.	South Easthope Fullarton Mitchell Hibbert Downie St. Mary's Blanchard	Ashburnham Ashbodel Dummer Otomabee Burleigh, Anstr'th'r, Chandos Norwood Belmont and Methuen.	Smith Takefield Peterborough North Monaghan Ennismore
		License District.	SOUTH PERTH,	EVELERBORO.	WEST WEST

45 Victoria.

	Remarks.			
.s.	May I to Dec. 3I, 1881-2.	\$ c. 192 73 64 25 565 57 256 57 192 73 192 73	216 67 23 33 46 67 81 67 115 00 46 67	94 22 185 63 3168 74 31 41
Amounts paid to Municipalities.	,I-088I	\$ 6. 231 05 102 70 636 38 230 95 288 08 1373 94 211 08	226 25 30 25 38 67 67 126 90 97 28 76 14 76 14	101 69 195 59 3255 00 33 89 90 39
Amo	*08-6281	\$ c. 221 48 100 92 622 95 280 33 257 92 1410 40 185 05	265 72 24 28 48 57 97 16 97 16 24 28 24 28	95 15 233 59 183 27 10 57
Amounts received for Licenses, Transfers, Removals and Fines in each Municipality.	May I to Dec. 31, 1881-2,	\$ c. 360 00 120 00 900 00 480 00 360 00 360 00	400 60 00 120 00 210 00 210 00 225 00 120 00 120 00	180 00 300 00 4160 00 60 00
Amounts received for Licenses, Transfer Removals and Fines each Municipality.	.1-088I	\$ c. 405 00 180 00 980 00 510 00 505 00 1855 00 370 00	400 00 60 00 160 00 300 00 230 00 180 00 60 00	180 00 300 00 4160 00 60 00 160 00
Ame for Lice Removal	.08-6781	\$ c. 395 00 180 00 970 00 500 460 00 1880 84 330 00	480 00 60 00 120 00 240 00 240 00 180 00 60 00	180 00 375 00 4060 00 20 00 200 00
	May I to Dec. 31, 1881-2.	၁၈၈၈၈၈	75 H 61 44 455 61 61	. 4 5 1 1
Total.	.1-0881	~ ≈ e ∞ ∞ æ e	70 H 64 70 44 85 H 64	84346
	*08-6281	08008F&70	9 4 6 4 4 6 7 1	es re 62 es
d and	May I to Dec. 31, 1881-2.			
Transferred and Removed.	.1-0881			
censes Transferred and Removed. ransfers. Removals.	May 1 to Dec. 31, 1881-2.			
Licen	.1-0881			
	Municipality.	South Easthope Fullarton Mitchell Hibbert Downie St. Mary's	Astburnham. Astburnham. Astbudel Dummer Oconabee Burleigh, Anstr'th'r, Chandos Norwood Norwood Douro	Smith Lakefield Peterborough North Monaghan Finnismore
	License District.	HLHHA HLNOS 57	EAST PETERBORO:	WEST PETERBORO:

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2,			
	Six Months.	.1-0881			
5	ž.	.08-6781			
	shop.	May I to Dec. 3I, 1881-2.			
	Extended Shop.	,I-088I			
F	Exte	·08-6281			
	vern.	May I to Dec. 3I, 1881-2.			
	Extended Tavern.	.1-0881			
	Exter	.08-6781			
	e.	May I to Dec. 3I, 1881-2.			
	Wholesale,	.1-0881			
	-	.08-6781			
		May I to Dec. 3I, 1881-2,	H 31 H H	2 1	67:57
	Shop.	1-0881		69	en :::
		.08-6781		ca	29-1-
	Beer and Wine.	May 1 to Dec. 31, 1881-2,			1
Tavern.	λ.	May I to Dec. 31, 1881-2.	© 75 5/75 4 10 4 10 10	98888	ಚರ್ವದಣ
Tav	Ordinary	.1-0881	⊕ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩ ₩	முளைள் ம	& ∞ 1 7 5 5 1 E
		.08-6781	475144897583	12 00 00 00 00 F1 12	
		Munioipality.	South Plantagenet East Hawkesbury Longueuil North Plantagenet Caledonia Alfred West Hawkesbury Hawkesbury, Yillage	Picton South Marysburgh South Marysburgh Solinisburgh Hillier North Marysburgh Anteliasburgh Hallowell	Bromley Pembroke Ross Westmeath Wilberforce Head, Maria and Clara
		License District.	PRESCOTT.	EDMYED' BEINGE	REZEREM.

1					
Remarks.		Remarks.			
1 to		May I to Dec. 31, 1881-2,	\$ c. 185 00 1185 00 1185 00 611 67 215 83 123 33 123 50 203 33 203 33	792 73 87 28 175 45 65 45 65 45 163 64	120 80 996 18 60 40 163 59 90 60 15 10
Amounts paid to Municipalities.		.1-0881	\$ 0.00	974 48 127 31 295 57 67 31 67 31	168 13 1136 52 67 25 168 13 81 26 308 23
		.08-6781	\$ 0.165 23 165 23 165 23 165 23 175 58 103 28 165 197 182 283 83 182 94 182 94	830 47 132 15 237 15 72 15 72 15 72 15 8 02	100 35 1077 83 95 05 216 52 42 26
Amounts received for Licenses, Transfers, Senovals and Pines in	ality.	May I to Dec. 3I, 1881-2,	360 00 360 00 360 00 120 00 420 00 240 00 250 00 320 00 320 00	1200 00 240 00 290 00 180 00 180 00 450 00	240 00 1565 00 1260 00 325 00 180 00 30 00
Amounts received for Licenses, Transfer Removals, and Pines	each Municipality.	.I-088I	\$ c. 2240 00 60 00 2260 00 2240 00 2240 00 2200 00 2200 00 2200 00 320 00	1500 87 240 00 468 25 180 00 180 00 360 00	300 00 1675 00 120 00 300 00 145 00 550 00
Amo for Lic Removal	each	.08-6781	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1190 00 240 00 345 00 180 00 180 00 60 00 20 00	190 00 1630 00 180 00 410 00 80 00 80 00
1		May I to Dec. 31, 1881-2.	© © 31 F 4 15 15 15 4	∞ nnnn ∞	4400001
Total.		.1.0881	4 F - 1 4 4 61 75 61 4	∞ m 4 m m . □	ಬಟ್ಟಬ್ ಬ್ ಎ
	i	.08-6781	70 70 FH 70 80 80 94 80		8 4 1 1 8 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
d and	vals.	May I to Dec. 31, 1881-2.			
Licenses Transferred and Removed.	Removals	.1-0881			
ses Tra Rem	Transfers.	May I to Dec. 31, 1881-2,			
Licen	Trai	1.0881			
License District.		Monicipality.	South Plantagenet East Hawkesbury Longueuil North Plantagenet Caledonia Alfred West Hawkesbury Hawkesbury, Yillage	Picton South Marysburgh Wellington Sophiasburgh Hillier North Marysburgh Ameliasburgh Hallowell	Bromley Pembroke Ross Westmeath Wilberforce Head, Maria and Clara
		License District.	PRESCOTT.	ED/AVIED BEIXGE	BFVFFFM.

Schedule C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

hs.	May I to Dec. 3I, 1881-2,			
Six Months.	.1-0881			
Six	.08-6781			
dot.	May I to Dec. 31, 1881-2,			H
Extended Shop.	.1-0881			
Exte	.08-9781			
vern.	May I to Dec. 31, 1881-2.			
Extended Tavern.	.I-088I			
Exten	.08-6781			
é	May I to Dec. 31, 1881-2.			
Wholesale.	.1-0881			
M	.08-6781			
	May I to Dec. 3I, 1881-2.	₩ 63 H 63		
Shop.	.I-088I	404 m		
	.08-6781	64 69		
Beer and Wine.	May I to Dec. 3I, 1881-2.	7		
Tavern.	May I to Dec. 31, 1881-2.	w 12 w ⊶ − 12	017040W4	ಬಬಗಬಲಬಹ4
Tave Ordinary	.1-0881	ಚಾಶಲ ಚಾಹಚ	-1724C84	ಬಬ್ಬಬಬಲಬಹ್ಈ
	.08-6781	ಚನ್ಚು ಚರಿಗ		ರಾಬಾಬ∞ಬ⊱→
	Municipality.	McNab Renfrew Grattan Brougham Brougham Araprior Radeliffe and Raglan Hagarty, Sherwood & Jones Griffith and Matawatchan.	Cambridge Russell Clarence Clarence Cumberland Osgoode	Tiny Orillia and Matchedash Oro Tay Medoute Penetanguishene Orillia, Town
	License District.	EZEKEM. SOLTH	RUSSELL	HAST SIMCOE.

			l'emarks,			
	l to		May I ro Dec. 31, 1881-2.	\$ c. 106 34 332 68 132 93 132 93 53 17 26 59 186 10	52 84 132 09 105 68 237 78 79 26 105 68	108 38 90 73 151 22 90 73 90 73 255 97 251 22
	Amounts paid to Municipalities.		.1-0881	\$ c. 63 20 419 43 158 01 42 14 42 14 43 19 28 19 19 28 1 33 28 1 33 21 07 21 07	28 36 1155 50 113 44 297 77 85 08 122 89	138 34 106 41 159 62 95 77 252 70 783 73 220 74
			.08-6781	\$ c. 62 292 335 79 125 89 125 89 215 83 26 97	8 83 132 56 106 08 300 48 79 55 143 61	102 97 123 57 154 46 61 78 61 78 278 05 268 86 855 56 154 46
	eived ansfers, Fines in	lity.	May I to Dec. 3I, 1881-2.	\$ c. 240 00 600 00 120 00 120 00 420 00 20 20 00 20 00 20 00 00 00 00 00 0	120 00 300 00 240 00 540 00 180 00 240 00	215 180 300 300 180 620 620 1050 400 400 90
Ì	Amounts received for Licenses, Transfers, Removals and Fines in each Municipality.		.1-0881	\$ c. 120 00 675 00 2300 00 120 00 120 00 120 00 120 00 40 00 40 00 00 40 00 00 00 00 00 00	60 00 329 00 240 00 630 00 180 00 260 00	260 00 200 00 300 00 180 00 620 00 375 00 1103 50
			*08-6281	\$ C 140 00 600 00 280 00 120 00 480 00 60	20 00 300 00 240 00 680 00 180 00 325 00	2200 00 2240 00 120 00 120 00 1200 00 1200 00
			May I to Dec. 31, 1881-2.	70 00 70 01 H F	91040W4	48280472
	Total.		.1-0881	802000		482824
			.08-6781	20 4 C1 00 H	2 10 2 2 2	2470 Q 2 4 Q 10
	d and	vals.	May I to Dec. 31, 1881-2.			
	Licenses Transferred and Removed.	Removals.	.1-0881			
	ses Tra Rem	Transfers.	May I to Dec. 31, 1881-2.			
	Licen	Tran	.1-0881			
			Municipality.	McNab Renfrew Grattan Brougham Brudenell Amprior Radeliffe and Ragian Hagarty, Sherwood & Jones Griffith and Matawatchan.	Canbridge Russell Clarence Gloucester Cunberland	Timy. Orillia and Matchedash Oro Tay. Medonte Penetanguishene Orillia Town.
	License District.		License District.	SOUTH REAFILE.	RUSSELL	EAST SIMCOE.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

The Residence of the Party of t		ths.	May 1 to Dec. 31, 1881-2.				
i		Six Months.	.1-0881				63
		Six	.08-9781				
		shop.	May I to Dec. 31, 1881-2,				
		Extended Shop.	1580-1.				
		Exte	.08-6781				
The same of the same of		vern.	May I to Dec. 31, 1881-2.				* * *
	Extended Tavern		.1-0881				
-		Exter	-08-6481		-		• • •
Spirit Committee		.e.	May I to Dec. 31, 1881-2.				- : : : : : : : : : : : : : : : : : : :
SCHOOL STATE OF STATE OF		Wholesale.	.1-0381				- i i
ALCOTO FOR A COLUMN		W	.08-6781				н :
THE RESERVE AND VALUE AND			May I to Dec. 31, 1881-2,	.1 22	4000	67	-01-
		Shop.	1880-1°	228	4000	2	2 :1
-			'08-6281	H 22 H	4.00.01		23
		Beer and Wine.	May I to Dec. 31, 1881-2.				- : : : : : : : : : : : : : : : : : : :
	Tavern.		May I to Dec. 31, 1881-2,	ಲಲ 4ಸುಸು4	21428643	10 4	on en
	Tav	Ordinary	*I-088I	೦೦470704	21 22 4 22 4 22 4 22 4 22	# E	o : :
			*08-6281	∞ ⊱ ಬ 10 4 4	21740444	122	E : :
			Municipality.	Essa. Imisfil. West Gwillimbury Tussorontio Alliston Bradford	Barrie Nottawasaga Stayner Collingwood, Town Vespra Sunnidale Flos	Osnabruck Finch Roxborough	Shuniah Neebing Unorganized Territory
10000			License District.	SOUTH SIMCOE,	SINCOE.	STORMOUT.	THUNDER. BAY.

			Remarks.			Dunkin Act in force 1879-81. Amounts received were in respect of expenses.	Payable to Province, less proportion of expenses.
	d to		May I to Dec. 3I, 1881-2.		362 68 550 40 101 34 135 12 202 68	166 67	796 67 444 45
	Amounts paid to Municipalities.	-1	.I-0881	000040	1448 95 637 84 376 40 941 16 102 52 136 68 170 86	253 38 130 52 3 27	1542 28
	Ame		.08-678	201100	1566 62 654 68 379 37 870 92 137 83 137 83 146 45	291 88 101 86 1 15	1959 47
	ived insfers,	lity.	May I to Dec. 31, 1881-2.		2000 00 950 00 520 00 1200 00 180 00 240 00 360 00	860 00 360 00	1170 00 600 00 60 00
	Amounts received Licenses, Transfer	Municipa	.I-088	\$ c. 540 00 5540 00 350 00 660 00 5580	2000 00 1120 00 5 10 00 1320 00 180 00 240 00 300 00	660 00 340 00 50 78	00 0261
THE REAL PROPERTY.	Amounts received for Licenses, Transfers, Removals and Fines in	each .	*08-628	\$ c. 500 00 500 00 500 00 300 00 300 00 300 00 300 00 300 00	2120 00 1140 00 542 00 1220 00 240 00 255 00	745 00 260 00 47 20	2460 00
-			May I to Dec. 31, 1881-2,	001010-	91 9 0 8 4 9	100	121
	Total		T-088	7722200	31 8 9 H 8 4 70	111	14
			*08-628	<u> </u>	9E 9 0 4 4 70	12	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	d and	ovals.	May I to Dec. 31.				• • • • • • • • • • • • • • • • • • •
	Licenses Transferred and Removed.	Removals	.I-088	1 ::::::			
	ses Tra Rem	Transfers.	May I to Dec. 31, 1881-2.				
	Licen	Tran	.1-088.				
	Municipality.		Essa. Innishl West Gwillinbury Tossoroutio. Alliston	Barrie Nottawasaga Stayner Colling wood, Town Vespra Sunnidale Flos	Osnabruck Finch Roxborough	Shuniah Neebing Unorganized Territory	
	License District.		SOUTH SIMCOR.	MEST SINCOE.	THOMHOTE.	THUNDER.	

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

		hs.	May I to Dec. 31, 1881-2.	н	-	
		Six Months.	1-0881		7	
			.08-6781			
-			May I to Dec. 3I, 1881 2.			
		Extended Shop.	.1-0881	:		
		Exte	*08-6281			
		vern.	May I to Dec. 31, 1881-2.	13 esale.		
		Extended Tavern.	.1-0881	1 Whol		-64
		Exten	*08-6281	Extended Wholesale.		
		o*	May I to Dec. 3I, 1881-2.	15 1 E		
ACCRETATION OF THE		Wholesale.	.1.0881	18		
		W	*08-6281	19		
			May I to Dec. 31, 1881-2,	95 75		- : : : : : : : : : : : : : : : : : : :
		Shop.	.1-0881	76		C1 ::
			.08-6781	88		2 ::: ===
		Beer and Wine.	May I to Dec. 31, 1881-2,	1	-	
	ern.		May I to Dec. 31, 1881-2,	197	H702024040 101444	E 6 E 6 E
	Tavern,	Ordinary	1.9881.	204	H024422444	E
		0	*08-6281	195	122	13 13 6 33
	MUNICIPALITY.		Toronto, City	E' don F' Fenelon F' F	Lindsay, Town Mariposa Emily Verulam Boboaygean Onemee	
			License District.	TORONTO.	XORTH VICTORIA AND HALIBURTON.	ALIGOTOIA,
				G.t.		

Schedule C.—Continued.

		1			_
		Remarks,		Dunkin Act in force.	
to lite		May I to Dec. 31, 1881-2,	32112 50	270 77 166 23 135 41 135 41 24 61 24 61 24 61 27 88: 27 61 21 61	1637 15 166 23 106 23 203 11 498 53
Amounts paid to Municipalities	•	.I-088I	34980 10	212 1389 64 1389 64 127 55 27 75 27	1788 28 175 04 77 80 29 17 219 14 505 88
Ame		.08-6781	34001 07	400 005 1194 50 138 355 144 00 138 357 1400 25 29 34 29 34 88 83 68 88 83 88 83 88 83	1856 42 176 05 58 35 29 18 216 70 505 87
sived unsfers,	ulity.	May I to Dec. 3I, 1881-2.	49300 00 50552 50 46750 00 34001 07 34980 10 32112	660 00 200 00 200 00 120 00	2240 00 360 00 300 00 660 00
Amounts received for Licenses, Transfers, Removels, and Pines in	each Municipality.	*I-088I	50552 50	288 389 280 200 200 200 200 200 200 200	2410 00 360 00 160 00 60 00 345 00 660 00
Amo for Lice Removal	ench	.08-6781	49300 00	818 00 200 000 200 000 200 000 200 000 120 000 180 000 100 000 000 100	2550 00 350 00 120 00 60 00 340 00 660 00
		May I to Dec. 31, 1681-2.	323	H-2001-0010 :0111	10 mm
Total		1.0881	318	1641-6146161	7.921.00
		.08-6781	312	ш ш ш ш ш н н н н н н н н н н н н н н н	Беинда
ed and	ovals.	May I to Dec. 3I, 1881-2.			
Licenses Transferred and Removed.	Removals	.1-0881			
ses Tra	Transfers.	May I to Dec. 31, 1881-2,			
Licen	Trai	.I-088I			62
		Muncipality.	Toronto, City	Eldon Fenelon Facelon Baxley Laxton and Digby Somerville Anson Minden Showdon Dysart Cilamorgan Sherborne Stanhope	Lindsay, Town Mariposa Emily Krulan Bobcaygeon Onennee
		License District.	TORONTO.	XORTH VICTORIA AXD HALIBURTOX.	SOUTH SOUTH

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SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

1	hs.	May I to Dec. 31, 1881-2.			
	Six Months.	.I-088I			-
	SS.	.08-6781			
	hop.	May I to Dec. 31, 1881-2.			
	Extended Shop.	.1-0881			
	Exte	.08-6781			
	vern.	May I to Dec. 3I, 1881-2.			
	Extended Tavern.	.1-0881			
	Exter	.08-6781			
	Wholesale,	May I to Dec. 31, 1881-2.			
		.1-0881			
		.08-6781			
	Shop.	May 1 to Dec. 31, 1581-2.	1011	4 1 2	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
		.1.088I	1 9 1	& HH	p 24 F03144 84 84
		*08-6281	1 9 1	8 H H 6	P- 31 W 21 H 21 91 4 91
	Beer and Wine.	May I to Dec. 31, 1881-2,			
Tavern.	y.	May I to Dec. 31, 1881-2.	7 111 14 8 8	ಹಣ್ಣ ಬಡಿ 4	10 10 10 10 10 10 10 10 10 10 10 10 10 1
Tav	Ordinary.	1880-1	7.111.7 113.8 6.8	∞ 70 E 170 C 4 4	0242728788222
-		*08-6281	7 11 14 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	<u></u>	00 8 8 8 8 7 7 7 10 8 8 8 8 7 7 1
•		Municipality.	Waterloo, Tuship, N. part Woolwich Wellesley Berlin Waterloo, Town	Galt Preston Wilmot Waterloo Triship, S. part Hespeler North Dumfries New Hamburgh	Niagara Falls (f'mly Clifton) Crowfand Chippewa Fort Brie Port Colborne Humberstone Stanford, Thorold, Town Welland Willonghby Bertie.
		License District.	POO. NORTH YORTH 99	SOUTH WATERLOO.	METTYND.

		Remarks.			
to ss.		May I to Dec. 31, 1881-2.	\$ c. 234 84 402 59 503 23 786 22 433 12	1019 13 255 97 436 73 1.55 97 93 59 204 77 267 17	746 07 100 73 1169 56 116 73 116 73 116 73 271 29 271 29 271 29 569 12 599 73 33 91
Amounts paid to Municipalities.		1.980-1.	\$ c. 236 31 464 25 461 44 801 51 457 66	968 55 319 41 498 55 166 18 99 72 287 27 288 15	979 54 82 55 82 82 85 133 92 133 92 133 92 848 51 500 56 500 56 910 82 82 59 82 59 81 60
Amo		.08-6781	\$ c. 274 75 469 80 565 68 80 463 43	949 09 315 99 509 05 163 33 163 33 250 43	844 34 107 02 210 4 06 210 54 790 41 567 86 862 70 878 39 112 70 830 16 830 16 830 16 830 16 830 16 830 16 830 16
ived insfers, ines in	lity.	May I to Dec. 31, 1881-2,	\$ c. 420 00 720 00 900 00 680 00	1489 00 4 0 00 840 00 300 00 130 00 320 00 440 00	1320 00 1820 00 180 00 195 00 195 00 660 00 660 00 660 00 182 00 183 00 195 00
Amounts received Licenses, Transfe tovals and Fine	Municipa	.I-0881	\$ c. 420 00 825 00 820 00 720 00	1370 00 480 00 900 00 300 00 1 > 0 00 520 00	1660 00 140 00 215 00 1240 00 1240 00 550 00 660 00 633 20 1113 00 140 00 1416 00
Amounts received for Licenses, Transfers, Removals and Fines in	each	.08-6781	\$ c. 480 00 820 00 990 00 720 00	1350 00 480 00 935 00 306 (0 180 00 348 00 460 00	1420 00 180 00 350 00 350 00 1135 00 955 00 610 00 700 00 240 00 240 00
		May I to Dec. 31, 1881-2.	2015 2015 2015 2015	G 7 4 7 2 2 4 5 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	7: 2: 2: 11. 11. 11. 11. 11. 11. 11. 11. 11. 11
Total.		.1-0881	7 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	11 9 41 c s a a a	62332899628628
		.08-6781	7 1 1 2 2 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	11 16 16 8 8 8 8 8	82204112011212473
pur pa	Removals.	May I to Dec. 31, 1881-2.			
s Transferre Removed.	Rem	.1-0881			
sicenses Transferred and Removed.	Transfers.	May I to Dec. 31, 1881-2.			
Lices	Tran	.1-0881			
	Municipalit.		Waterloo Tuship, N. part Woolwich Wellesley Berlin Waterloo, Town	Galt Wilmot Waterleo, Triship, S. part. Hespeler North Dumfries New Hamburgh	Ningara Falls (fmly Clifton) Crowland Chippewa Fort brie Port Colborne Humberstone Stamford Thorold, Township Thorold, Town Willoughby Bertie
		License District.	TOO'I THALVAN HAUN 67	SOUTH WATERLOO.	MEITVAD.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	ps.	May I to Doc. 31, 1881-2,			
	Six Months.	1.0881.			
	ž	.08-6781			
	dou.	May I to Dec. 31, 1581-2.			
	Extended Shop.	.1-0881			
	Exte	.08-9781			
	vern,	May I to Dec. 31, 1881-2.		- ::n	
	Extended Tavern.	.1-0881			
	Exten	.08-6781			
	Wholesale,	May I to Dec. 31, 1881-2.			
		.I088I			
	*	.08-6781			
		May I to Dec. 31, 1881-2.	m m	2	4-8-4-
	Shop.	.I-088I	m m	10	ध्वात्राच च
		.08-6781	w 4	10	, сант н
	Beer and Wine.	May I to Dec. 31, 1881-2.			
ern,		May I to Dec. 31, 1881-2.	9EF9 4991E	9 4 7 15	F4&7070F9100100
Tavern	Ordinary	.1-0881	ಚರ್ಣ-೧೮4೨	10 4 19	►4≈≈4≈≈≈≈≈
)	.08-6781	ಚಾಣಾಹಬ್ದಲ	0.4 % 61	04644FCWXXX
		MUNICIPALITY.	Elleington Ellora Nichol Forgus Lorder West Garafraxa Erin, Township East Lather Erin, Village	SOUTH Good of Changes To Couldn't Cownship To Good of Changes	Mount Forest Clifford Arthur, Village Harriston Drayton Palmerston Arthur, Township Maryborough Minto
		License District.	MELLINGTON, CENTRE	MELING SOUTH	MELLINGTON.

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		Remarks.		*	
to		May I to Dec. 3I, 1881-2.	\$6.00 213.30 213.32 394.34 1121.90 182.84 60.95 91.43 91.43	306 85 132 69 232 21 2996 57	984 33 196 83 86 92 886 92 280 19 565 89 200 19 66 73 266 73
Amount paid to		.1-0881	\$ c. 61 73 440 40 236 65 446 69 114 21 153 43 282 97	352 36 140 94 246 65 3304 88	1100 18 262 92 762 98 188 62 102 89 274 37 68 531 88 68 102 89 274 37 68 581
		.08-6781	\$ c. 64 40 417 60 193 20 490 30 96 60 152 94 319 31	313 89 151 14 191 83 3898 31	1116 51 248 46 527 09 324 62 174 77 101 07 269 55 67 38
Amounts received for Licenses, Transfers, Semovals, and Wines in	dity.	May 1 to Dec. 31, 1881-2.	\$ 0. 120 00 640 00 640 00 660 00 240 00 120 00 120 00 180 00 180 00	555 00 240 00 420 00 4025 00	1375 00 330 00 900 00 600 00 440 00 850 00 120 00 480 00
Amounts received for Licenses, Transfer	each Municipality	,I-088I	\$ 0. 120 00 705 00 705 00 725 00 725 00 725 00 725 00 725 00 725 00 725 00	600 00 240 00 420 00 4450 40	1520 00 400 00 1020 00 620 00 730 00 730 00 180 00 120 00 500 00
Amo for Lic	each	.08-6781	\$ c 120 00 640 00 810 00 810 00 810 00 8285 00 555 00 555 00 655	540 00 260 00 330 00 5180 00	1430 00 380 00 720 00 500 00 600 00 180 00 480 00 580 00 580 00
		May I to Dec. 31, 1881-2,	01∞F≎ 400HW	10 4 7 26	170800880088
Total.		.1.0881	61001-00040	01 7 4 4 5 62	112 66 80 80 80 80 80 80 80 80 80 80 80 80 80
		.08-6781	2889 00 6846	C 4 7 C	11277498886
ed and	Removals.	May I to Dec. 31, 1881-2,			
icenses Transferred and Removed,	Rem	18-0881			
nses Tr Ren	ransfers.	May I to Dec. 31, 1881-2.			
Licer	Tran	.1-0881			
		Municipality.	Pilkington Elora Nichol Pergus Luther West Garafraxa Erin, Township East Luther West Luther West Luther Erin, Village	Eramosa Guelph, Township Puslinch Guelph, City	Mount Forest Clifford Arthur, Village Harriston Drayton. Palmerston. Arthur, Township Maryborough Minto
		License District.	MELLINGTON, CENTRE 69	SOUTH TON.	MEI'I'NGLON' MEZL

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Continued.

	hs.	May I to Dec. 31, 1881-2.				
	Six Months.	.1-0881				
	SS	.08-6781				
	hop.	May I to Dec. 31, 1881-2,				
	Extended Shop.	.1-0881				H
	Exte	.08-6781				
	vern.	May I to Dec. 3I, 1581-2.				
	Extended Tavern.	.1-0881				
	Exten	.08-6781				
	e.	May I to Dec. 31, 1881-2.				
	Wholesale.	1-0881				
	M	.08-9781				
		May I to Dec. 31, 1881-2.	।	:01	ল ল	21-1
	Shop.	.1-0881	4 : : :	21	-	
		.08-6781	च : : : : च : : : :	c1 :		7-
	Beer and Wine.	May I to Dec. 3I, 1881-2.	000			
Tavern.	,.	May I to Dec. 31, 1851.2.	045018	ww.04w	10 17 17 17	2012 11 12 12 12 12 12 12 12 12 12 12 12 1
Tav	Ordinary	1-0881	00000	ಬ್ರಾಂಗ್	738527	2012 12000 20 20 20 20 20 20 20 20 20 20 20 20
		.08-6781	0 F 9 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	n → a o n	22522	20124250 2
		Municipality.	Dundas Beverley West Flamborough East Flamborough Waterdown	Binbrook Ancaster Saldfeet Barton Glanford	Searborough Markham, Township York, East of Yonge Street Markham, Village.	Aurora Holland Landing North Gwillimbury King East Gwillimbury Whitchurch Newmarket Georgian Stouffville
		License District.	MEXT. VORTH.	MOKLH. SOLLH	KOEK.	контн тонк.

70

41						n eminera
		Remarks.				
to s.	1	May I to Dec. 3I, 1881-2.	\$ c. 978 04 145 34 198 19 92 49 199 27	62 61 166 11 125 21 83 47 62 61		275 00 90 00 90 00 840 00 150 00 431 25 150 00 150 00
Amounts paid to Municipalities.		.I-088I	\$ c. 1048 00 189 30 268 99 179 33 209 66	81 60 253 94 181 33 245 26 93 39	466 35 662 70 1023 77 223 98 899 52	248 45 103 44 93 08 801 98 155 16 124 12 144 81 153 08
Amo		*08-6281	\$ c- 1069 59 264 66 320 58 193 38 211 59	84 43 207 74 281 65 309 75 84 43	455 50 362 84 585 70 206 89 885 31	201 57 74 92 97 40 129 87 82 41 609 26 119 88 137 45
ived msfers, dines in	lity.	May I to Dec. 3I, 1881-2.	\$ c. 1560 00 330 00 450 00 200 00 200 00	180 00 440 00 360 00 240 00 180 00	720 00 1000 00 1680 00 300 00 1280 00	425 00 180 00 1200 00 1200 00 1761 25 300 00 240 00
Amounts received for Licences, Transfers, Removals and Fines in	each Municipality.	,I-0881	\$ c. 1580 00 380 00 360 00 300 00	180 00 536 00 400 00 541 00 206 00	620 00 970 00 1600 00 320 00 1130 00	381 25 200 00 180 00 1140 00 300 00 240 00 286 00 240 00
Amo for Lice Removal	each	.08-6781	\$ c. 1600 00 520 00 630 00 380 00 300 00	180 00 420 00 600 00 660 00 180 00	600 00 700 00 1130 00 322 50 1145 40	311 68 150 00 195 00 1038 37 260 00 165 00 220 00 220 00
		May I to Dec. 3I, 1881-2.	13 2000 2000	& F-3 4 W	9 2 1 1 2 0	rundroueru
Total.		J-088I	ည်းကတ္သ	# F = 0 % H	200 m x	70 20 21 20 21 2 20 21 2 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20
A Control of the Cont		'08-6281	E 7-7-10 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	ကမ္ဘတ္က	25 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	4000H40040
pue p	ovals.	May I to Dec. 31, ISSI-2.				
ricenses Transferred and Removed.	Removals	1-0881				
nses Tra	fransfers.	May I to Dec. 31, 1881-2,				
Licen	Licen Tram					
		Municipality,	Dundas Beverley West Flamborough East Flamborough	Binbrook Ancaster Saltheet Barton	Scarborough Markham, Township York, East of Yonge Street Markham, Village Yorkville	Aurora, Holland Landing North Gwillimbury King East Gwillimbury Whitchurch Newmarket Georgina Stouffyille
		License District.	NORTH WEXT.	SOUTH NEXT.	KOEK,	XORTH YORK.

SCHEDULE C.—Comparative Statement, by Municipalities, shewing the number of Licenses, etc.—Concluded.

	x.	May I to Dec. 31, 1881-2,	
17	- Wome	.I-088I	
Ž	SIZ	.08-6781	
	nop.	May I to Dec. 3I, 1881-2.	
-	Extended Shop.	.1-0881	
	Exte	08-6781	
	vern.	May I to Dec. 31, 1881-2.	
	Extended Tavern.	.1-0881	
;	Exter	.08-6781	
	·e.	May I to Dec. 31, 1881-2.	
	Wholesale.	.1-0881	
	=	.08-9781	
		May I to Dec. 31, 1881-2,	нон Н
	Shop.	1880-1.	H 63
		.08-9781	H2 : H
	Beer and Wine.	May I to Dec. 31, 1881-2,	
Tavern.	у.	May I to Dec. 31, 1881-2.	5470000
Tav	Ordinary.	1.0881.	11 12 12 12 12 12 12 12 12 12 12 12 12 1
		.08-9781	110 120 110 110 110
		Municipality.	York, West of Yonge St Vaughan Etobicoke Richmond Hill Parkdale Brockton
i i		License District.	AOEK. MEST

SCHEDULE C.—Concluded.

		Remarks,	*
d to		May I to Dec. 3I, 1881.2.	\$ c. 842 92 11113 33 177 50 239 17 358 75 198 33
Amounts paid to Municipalities.		.1-0881	\$ c. 821 20 1098 71 164 57 359 76 359 76 49 91
Amo		.08-6781	523 02 373 80 162 21 125 05 51 72
ived insfers,	lity.	May I to Dec. 3I, 1881-2.	\$ c. 1360 00 360 00 300 00 450 00 320 00
Amounts received for Licenses, Transfers, Removals and Fines i	each Municipality	.I-088I	\$ c. 1325 00 1600 00 330 00 450 00 80 00
Amo for Lice Removals	each	.08-6781	\$ c. 735 00 735 00 345 00 110 00
		May I to Dec. 31, 1881-2.	10 10 10 10 10 10 10 10 10 10 10 10 10 1
Total.		.1-0881	118333333
		.08-6781	117 114 25 25 25 25 25 25 25 25 25 25 25 25 25
ed and	Removals.	May I to Dec. 31, 1881-2.	
sicenses Transferred and Removed.	Rem	.1.0881	
ıses Tra Ren	Transfers.	May I to Dec. 31, 1881-2.	
Lice	Trar	.1-0881	
		Municipality.	York, West of Yonge St Vaughan Elobicoke Richmond Hill Parkdale Brockton
		License District.	AOBK. MEST 87

SCHEDULE D.

Comparative Statement of the amount of Fines collected, and of the amounts paid in respect of expenses of Commissioners and Salaries of Inspectors, in each License District, for the License years 1879-80 and 1880-1, respectively.

			VI. 20 11 11 11 11 11 11 11 11 11 11 11 11 11		
LICENSE DISTRICT.	FINES COLLECTED.		Paid in respect of Expenses of Commissioners and Salaries of Inspectors.		Remarks.
	1879-80.	1880-1.	1879-80.	1880-1.	
Addington Algoma Brant, North Brant, South Brockville and South Leeds Bruce, North Bruce, South Cardwell Carleton Cornwall Dufferin Dundas Durham, East Durham, West Elgin Essex, North Essex, South Frontenae Glengarry Grey, East Grey, North Grey, South Haldimand Halton Hastings, North Hastings, West Huron, East Huron, East Huron, South Huron, West Kent, West Kingston Lambton, West Lambton, West Lamark, North Lanark, Nor	\$ c. 360 00 19 95 150 00 340 00 280 00 290 00 330 00 196 00 80 00 160 00 140 00 120 00	\$ c. 255 75 40 00 20 00 240 00 150 00 160 00 180 00 160 00	8 c. 570 00 177 08 446 56 708 12 750 00 468 80 450 00 468 80 450 00 463 80 450 00 463 80 450 00 463 80 450 00	8 c. 548 75 254 48 440 21 665 94 744 50 527 20 525 80 442 46 483 40 483 20 469 15 457 50 600 00 565 56 408 66 506 00 499 92 450 00 493 80 493 80 493 81 571 92 596 87 577 94 510 00 563 92 799 92 453 70 453 70 453 90 460 50	
Leeds and Grenville, North and South Grenville. Lennox Lincoln London Middlesex, East Middlesex, North Middlesex, West Monck Muskoka and Parry Sound Nipissing Norfolk Northumberland, East Northumberland, West Ontario, North Ontario, South Ottawa Oxford, North Oxford, South	20 00 375 00 538 25 340 00 220 00 40 00 80 00 275 00 160 00 40 00 285 00 400 00	80 00 60 00 280 00 1010 00 520 00 60 00 140 00 66 00 100 60 290 00 83 80 268 00 140 00 265 00 414 00 160 00 370 00	588 96 450 00 799 92 799 92 660 00 539 93 559 92 475 75 465 95 20 00 629 45 569 93 458 00 689 00 510 50 999 96 514 92 529 93	588 96 450 00 799 94 800 00 734 49 520 68 577 44 460 00 477 85 20 00 636 50 556 92 455 00 606 50 522 00 1023 96 512 87 533 82	

SCHEDULE D.

Comparative Statement of amount of Fines etc., in each License District for the license years 1879-80 and 1880-1 respectively.—Continued.

LICENSE DISTRICT.	Fines Collected.		Paid in respect of Expenses of Commissioners and Salaries of Inspectors.		R emarks.	
	1879-80.	1880-1.	1879-80.	1880-1.		
Peel	\$ c. 60 00 425 00 205 0	\$ c. 60 00 65 00 320 00 60 00 40 00 20 60 00 139 00 139 50 60 00 40 00 20 2	\$ c. 492 00 549 96 533 92 495 00 403 77 450 00 519 02 399 96 434 70 546 75 549 65 468 00 487 00 436 97 168 00 2350 60 450 00 541 95 559 80 484 15 450 00 578 44 546 00 503 30 499 70 507 20	\$ c. 504 00 563 36 520 92 490 00 400 00 450 00 450 00 490 92 399 96 426 55 450 00 530 53 460 73 177 75 2483 33 450 00 600 00 492 50 511 97 595 05 488 50 450 00 568 99 502 00 510 00 524 69 507 20		
York, West	285 00 18613 60	175 00 18937 00	614 00 46417 58	528 42 46449 96		

SCHEDULE E.

COMPARATIVE STATEMENT shewing the number of Prisoners committed to the County Gaols for drunkenness, during the years 1876, 1877, 1878, 1879, 1880 and 1881.

COUNTY.	1876.	1877.	1878.	1879.	1880.	1881.
Algoma Brant Bruce Carleton	8 97 1 387	4 84 2 319	4 75 17 283	24 63 8 272	19 81 2 222	17 64 14 269
Dufferin. Elgin Essex Frontenac Grey Haldimand	31 87 143 15 7 21	41 55 137 13 2 15	47 60 139 14 6	54 59 126 35 10	53 71 102 40 15 6	1 45 51 53 23 6
Hastings Huron Kent Lambton Lanark Leeds and Grenville	20 24 24 123 7 84	13 29 20 84 6 69	43 22 20 142 10 84	34 15 33 115 8 71	16 22 24 120 7 72	35 18 13 77 10 56
Lennox and Addington	56 155 11 56	98 106 35 67	5 68 211 8 21 38	9 51 193 6 1 15 24	$ \begin{array}{c} 11 \\ 44 \\ 235 \\ 8 \\ 1 \\ 26 \\ 25 \end{array} $	14 55 210 3 14 20
Ontario Oxford Peel Perth Petth Peterborough Prescott and Russell Prince Edward	10 57 32 54 5 2 31	10 30 45 75 11 6 29	12 46 22 56 5	11 55 27 35 5 5	$\begin{array}{c} 6 \\ 54 \\ 14 \\ 39 \\ 27 \\ 1 \\ 75 \end{array}$	2 47 9 26 27 1 60
Renfrew. Simcoe Stormont, Dundas and Glengarry Thunder Bay Victoria and Haliburton Waterloo	2 66 7 22 13	3 91 33 32 10	2 133 18 95 25 4	5 82 17 81 10 28	10 107 3 83 7 11	10 62 4 126 8 11
Welland Wellington Wentworth York Totals	$ \begin{array}{r} 69 \\ 41 \\ 259 \\ 1755 \\ \hline 3888 \end{array} $	101 36 396 1807 3918	$ \begin{array}{c} 321 \\ 26 \\ 382 \\ 1293 \\ \hline 3785 \end{array} $	188 23 382 1359 3581	$ \begin{array}{r} 186 \\ 40 \\ 447 \\ 1463 \\ \hline 3795 \end{array} $	145 36 339 1342 3328

SCHEDULE F.

Shewing the result of the Voting on the Canada Temperance Act, 1878, (the "Scott Act"), in the Counties of Halton, Lambton, Welland and Wentworth, and in the several Municipalities of such Counties, and in the City of Hamilton, since the issue of the last Report.

COUNTY.	Date of Polling.	Municipalities.	Votes	Polled.	i	ority n ipality.	Maj in Cour Ci	ority aty and ty.
00021221			\mathbf{For}	Against	For	Against	For	Agains
Halton	19 April, 1881	Esquesing	258	365		107		
		Nassagaweya	176	121	55			
		Nelson	263	156	107			
/		Trafalgar	331	321	10			
		Milton	70	92		22		
		Oakville	109	133		24		
		Georgetown	97	96	1			
		Acton	75	73	2			
		Burlington	104	45	59			
			1483	1402	234	153	81	
Lambton	29 Nov., 1881	Point Edward	47	106		59		
		Sarnia, Town	144	333		189		
		Thedford	48	51	 	3		
		Forest	89	130	 	41		
		Watford	93	79	14			
		Alvinston	18	69		51		
		Oil Springs	39	27	12			
		Petrolia	167	156	11			
		Wyoming	70	39	31			
		Arkona	48	24	24			
		Sarnia, Township	139	153		14		
	1	Moore	341	264	77			
		Sombra	149	203		54		
		Dawn	71	133	,,,,,,	62		
		Euphemia	145	155		10		
		Brooke	209	182	27			
		Enniskillen	130	164		34		
		Plympton	295	299		4		
		Warwick	344	243	101			
		Bosanquet	271	152	119			
			2857	2962	416	521		105
		Vote of 28 May, 1879	2567	2352			215	l

Schedule F.—Continued.

COUNTY.	Date of Polling.	Municipalities.	Votes	Polled.	Majo in Munici	prity	Majo in Coun Cit	ty and
			For	Against	For	Against	For	Agains
Welland	10 March, 1881.	Bertie	195	290		95		
		Crowland	95	117		22		
		Humberstone	74	333		259		
		Pelham	246	160	86			
		Stamford	153	191		38		
		Thorold	175	185		10	•	
		Wainfleet	179	220		41		
		Willoughby	51	103		52		
		Chippewa	20	65		45		
	İ	Fort Erie	6	77		71		
		Niagara Falls	84	232		148		
		Port Colborne	54	132		78		
		Thorold	172	132	40			
		Welland	106	141		35	1	
	1		1610	2378	126	894		768
Wentworth	. 22 April, 1881	Beverley	186	295		109		
		Dundas	97	359		262		
		East Flamborough.	196	214		18		
		West Flamborough	207	280		73		
		Waterdown	39	71		. 32		
		Ancaster	300	264	36			
		Barton	165	259		. 94		
		Binbrook	119	107	12			
		Glanford	150	157		. 7		
		Saltfleet	152	196		44		
			1611	2202	48	639	-	. 591
Hamilton, Cit	y 13 April, 1881 .		1664	2812				1148

SCHEDULE G.

CIRCULAR and FORM OF RETURN whereby the Inspectors were required to make Quarterly
Statements of Official Visits to Licensed Premises within their Districts.

CIRCULAR.

Provincial Secretary's Department, License Branch, Toronto, 16th March, 1881.

Sir,—It being deemed expedient to procure from the Inspector, at the close of each Quarter, a statement shewing the day and hour of his visits of inspection to any licensed places within his District, I have the honour to request that you will, at the close of every Quarter, prepare and forward to this Department the return in question, upon the

form whereof a supply is herewith sent to you.

It may, in the opinion of the Board and Inspector, be found that a visit to each of the licensed places in remote parts, every Quarter, would absorb a large proportion of the Inspector's salary in travelling expenses: the frequency with which official visits shall be made must, therefore, as heretofore, be left largely in the discretion of the Board and Inspector; but, it is important that a record of all visits be kept as some test of the Inspector's zeal and efficiency.

The Quarters will close on the last days of the months of July, October, January

and April, respectively.

I have the honour to be, Sir,

Your obedient servant,

ARTHUR S. HARDY,

Provincial Secretary.

THE INSPECTOR OF LICENSES.

FORM OF RETURN.

LICENSE DISTRICT OF.....

STATEMENT	of	Date	of	Official	Visit	made	by	the	Inspector	to	such	of	the	Licensed
Premi	ses '	within	the	e Distric	t of.						.as	appo	ear h	ereunder
writte	n, d	uring	the	Quarter	endin	g the.			day of					188

No.	Nature of Lic'nse— Tavern, Shop, etc.	Name of Licensee.	Locality of Premises.	Day of Visit.	Hour of Visit.	Remarks.

Dated at	Certified,
thisday of188.	Inspector

SCHEDULE H.

CIRCULAR OF INSTRUCTIONS to License Inspectors and Chief Constables, relating to the Administration of the License Act of 1881.

PROVINCIAL SECRETARY'S DEPARTMENT,

LICENSE BRANCH, TORONTO, 8th April, 1881.

SIR,—Copies of the License Acts, in pamphlet form, having been furnished to the License Inspectors, their attention is specially directed to the following provisions of the Act passed last Session:—

Sec. 1, empowering the Inspector to Issue Provisional Consents to the transfer of licenses pending the consent of the Board thereto. A fee of \$5, as imposed by Sec. 2, and the mileage provided for by Sec. 18, must be collected in each case and deposited. Should the transfer be confirmed by the Board, no further fee is to be charged; if not confirmed, then the fee of \$5 (but not the mileage) is to be refunded, upon the usual authorization of this Department.

SECS. 2 (6) and 18, imposing a fee of \$5 in all cases of Transfer and Removal, and, where the distance exceeds three miles, ten cents for every mile travelled, one way, to make the inspection. These amounts are to be deposited to the credit of the License Fund Account; but, as above mentioned, where they have already been collected in respect of a Provisional Consent to the Transfer, they are not to be collected a second time. In rendering to this Department, for audit, his account of the actual cost of his travelling expenses in respect of a Transfer or Removal, the Inspector must transmit therewith, if the same has not been already transmitted, the bank receipt shewing that the amount has been deposited. In like manner also, where a refund is claimed, the deposit receipt must be transmitted.

Secs. 2 (4, 5), 19, 20, 21, 22, and 24, respecting the issue, at reduced rates, of Beer and Wine licenses in all municipalities and to vessels, and providing special regulations and penalties applicable to them. They will in all other respects be subject to the laws and regulations bearing upon ordinary tavern licenses. It will be the Inspector's duty to see that every holder of a Beer and Wine Tavern license exhibits over the door of his Tavern, in large letters, as provided in the license, the words: "Licensed to sell Lager Beer, Ale, Beer, Porter, and Native Wines, only."

Sec. 2 also provides for a reduction of duty on all licenses for vessels navigating the strictly inland waters of the Province.

Sec. 4, whereby the quantity of liquor which a druggist may sell without a certificate is reduced one-half.

Sec. 5, amending Sec. 51 of the Liquor License Act in important particulars respecting the penalties to be inflicted upon unlicensed dealers, and directing that any person committed upon several warrants shall serve his terms of imprisonment consecutively and not concurrently. Inspectors are directed to bring this last provision to the notice of the Keepers of their respective County Gaols or District Lock-ups.

Your attention is particularly directed to Secs. 9 and 10, authorizing the seizure removal and, in cases of conviction, the destruction of liquor kept for illicit sale, and of the vessels in which it is kept, and providing for the return of these if no conviction follows. It will be the duty of the Inspectors, in executing their powers in this connection, not to destroy these articles in cases where notice of appeal has either been given or is apprehended, until the time for giving such notice has passed, or the appeal has resulted adversely to the appellant as the case may be. Where the Magistrate orders the destruction of a portion only of the liquor or vessels seized, the residue is to be returned to the person from whom the seizure was made. In no case is any portion of the seized property to be sold, used, or given away by the Inspector.

The attention of Chief Constables is called to the requirements of Sec. 25 of the Act of last Session and Sec. 97 of the Liquor License Act, regarding the obligation of every officer, constable and policeman, to enforce the license laws, and making them liable to penalties and to dismissal in case of neglect. The Chief Constables are requested to bring such provisions to the notice of their respective Boards of Commissioners of Police or—where such Boards do not exist—of the Municipal Councils under whose orders they respectively are, through the Heads thereof.

I have the honour to be,

Sir,

Your obedient servant,

ARTHUR S. HARDY,

Provincial Secretary.

To the Inspectors of Licenses, and Chief Constables.



REPORT

OF THE

LIBRARIAN OF THE LEGISLATIVE ASSEMBLY

OF THE

PROVINCE OF ONTARIO.

To the Honourable the Legislative Assembly of the Province of Ontario:

The Report of the Librarian respectfully sheweth:-

That, from the lamented death of the late Mr. Watson and the very recent appointment of his successor, it is impossible to give so full a view of the state of the Library as has been usual in former years. It will, however, be satisfactory to the Members of the Assembly to learn—as they will do from the Supplement to the Catalogue, which has been printed—that the number of volumes added during the year has been unusually large, and that, as formerly, these have been of a character suitable to the aims and uses of a Legislative Library.

In the course of the past summer the late Librarian, under the instructions of the Minister of Education, made a thorough examination of the books at the Depository of the Normal School, and selected from these such as were deemed suitable for this Library. The selections thus made amounted to upwards of seven hundred volumes, and they will

be found on examination to be both valuable and appropriate.

In addition to these, there was also received from the same source a large number of bound volumes of the earlier newspapers of the country, thus adding greatly to the extensive and valuable collection of those publications already on the shelves of the Library. It may be mentioned that among the papers thus secured will be found some of the earliest volumes of the Upper Canada Gazette. The set is not complete, but it is to be hoped that at no distant day the missing volumes will be supplied. No more graceful or appropriate service could be rendered to the Library, and through it to the Province, than by contributions of such old and important documents, which will be invaluable to the future historian of Ontario, and must always be regarded with interest by such as feel a becoming pride in the origin and progress of their native or adopted country. Many such papers are no doubt scattered over the Province, and it is to be hoped that an increasing number of persons will take a pride in having complete sets of these secured for the Legislative Library.

these secured for the Legislative Library.

The additions made during the year by purchase have also been large, valuable, and appropriate. As formerly, special attention has been given to works on Constitutional History and Parliamentary Practice, while care has been taken to keep up the other

departments as fully as the available funds rendered possible.

In the Library Report of last year reference was made to the urgent necessity for providing increased accommodation. During the recess the suggestion thus thrown out has been attended to, and the changes effected will not only relieve the pressure for increased shelving, but will be found to add greatly to the convenience and comfort of all who have occasion to make use of the Library.

In conclusion, it may be added that the number of donations during the past year has not been so large as had to be reported on former occasions. Those which have been made have been chiefly from the United States, and have consisted almost entirely of

Federal and State public documents.

At the close of 1880 the number of volumes in the Library, exclusive of official documents of the late Province of Canada, the Confederation and its various Provinces, was 11,500. So far as can at present be ascertained, there have in all been added during the year 1,500 volumes, thus bringing up the number at the present time to 13,000.

Respectfully submitted,

WILLIAM INGLIS.

(No. 13.)

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STATEMENT

Of the Returns of all Fees and Emoluments received by the Registrars of Ontario, for the year 1881, made in accordance with the provisions of section 97 of chapter 111 Revised Statutes of Ontario.

By Command.

ARTHUR S. HARDY, Secretary.

Provincial Secretary's Office, Toronto, February 13th, 1882.

Receipts under

	Tibo	Office	may h	genera	ally classified as follows:—
				J	
-					Toronto, City.
44	9,000	00 and	under	\$9,500	00Kent, Lambton.
	8,000	00	"	8,500	00Bruce, Huron, Simcoe, Wentworth.
44	6,500	00	"	7,000	00Essex.
44	6,000	00		6,500	00 Middlesex, East and North Ridings; Hastings.
4.6	5,500	00	"	6,000	00York, South Riding; Oxford; Grey, North Riding; Elgin.
46	4,500	00	"	5,000	00Wellington, N. Riding; Dufferin.
44	4,000	00	"	4,500	00Ontario; Perth, N. Riding; Wellington, S. and C. Ridings.
44	3,500	00	"	4,000	00Waterloo, Welland, Victoria, Norfolk, Carleton.
46	3,000	00	"	3,500	00Novthumberland, E. Riding; Middlesex, W. Riding; Lincoln; Leeds; Grey, S. Riding; Brant.
	2,500	00	"	3,000	00Peel, London (City), Lennox and Addington, Halton, Peterborough, Perth, S. Riding.
44	2,000	00	ēί	2,500	00 York, North Riding; Renfrew, Prince Edward, Prescott, Muskoka, Haldi- mand, Grenville, Frontenac.
66	1,500	00	"	2,000	00Stormont; Ottawa (City); Northumberland, W. Riding; Durham, E. Riding; Durham, W. Riding; Dundas.
46	1,000	00	66	1,500	00Russell; Lanark, S. Riding; Lanark, N. Riding; Glengarry.
46	500	00	46	1,000	00. Thunder Bay District, Parry Sound

REMARKS.

500 00......Nipissing, Haliburton.

District, Kingston (City), Algoma

District.

ALGOMA DISTRICT.—The increase in the number of instruments is due to the registration of mortgages on Manitoulin Island with different Loan Companies.

DURHAM, WEST RIDING.—On account of the good harvest, there is not the usual amount of borrowing on mortgage. On account of the desire to go to Manitoba, there is not the usual inclination to purchase farms here.

GREY, SOUTH RIDING.—The Township of Melancthon and the village of Shelburne, formerly in this Riding, but now forming part of the County of Dufferin, make the fees

less this year; also portions of the Townships of Egremont and Normanby having been annexed to Mount Forest has had a tendency to lessen the fees.

Lambton.—Increase over last two years secured by cheap money—old mortgages being paid and new ones given.

Oxford.—518 more instruments registered in 1881 than in 1880, including 226 discharges of mortgage, at 50 cents; 387 do. at 75 cents, and 75 Credit Valley Railway deeds.

SIMCOE.—The total registrations and fees have been reduced by the separation of Mono and Mulmer.

THUNDER BAY DISTRICT.—The increase of fees for 1881 is due to the registration of the deed P. A. L. and K. Railway Co. and the Queen, and a number of deeds for taxes towards the end of the year.

Wellington.—A decrease in fees and number of instruments, owing to the town of Orangeville and East Garafraxa having been taken from the County, and now forming part of Dufferin.

STATEMENT OF THE RETURNS forwarded to the office of the Provincial Secretary of all accordance with the provisions of the Revised Statutes of Ontario, chapter 111,

		es in the	istered	istered	Amoun	r of Fees Sub-section	RECEIVED
Office.	Registrar,	Number of Municipalities in the District.	No. of Instruments registered during the year 1880.	No. of Instruments registered during the year 1881.	Total for Registrations under Sub-sections 1, 6, 11, 12.	For Searches, Sub-sections 2, 3, 10.	For Abstracts, Subsection 4.
Algoma District	C. J. Bampton	6	273	350	\$ c. 478 00	\$ c. 4 82	\$ c. 14 75
Brant	T. S. Shenston	7 27	1879 4910	1976 4472	2627 90 5961 95	310 35 337 63	366 67† 1951 10
Carleton	W. H. Waller	12	1710	1858	2522 30	352 85	668 60
Dufferin Dundas Durham, East R. Durham, West R.	William McKim C. S. Crysler George C. Ward Robert Armour	6 5 5	1129 996 909	1461 1207 932 883	2135 45 1435 70 1313 75 1293 20	145 05 71 80 223 50 36 50	599 03 99 35 300 30 332 10
Elgin Essex	A. McLachlin	12 15	3512 3331	3839 3557	5069 88 4967 40	443 42 491 85	$\begin{array}{c} 454 \ 25 \\ 1073 \ 40 \end{array}$
Frontenac	R. McBean Rose	18	1533	1511	2033 00	279 69	184 89
Glengarry Grenville Grey, North R. Grey, South R.	Angus McDonald Patrick McCrea Robert McKnight Thomas Lauder	4 9 11 8	738 1241 2679 2373	918 1333 2950 2085	1202 21 1757 00 4096 85 2681 69	136 20 101 15 468 25 101 65	$\begin{array}{c} 96 \ 44 \\ 191 \ 35 \\ 1205 \ 40 \\ 367 \ 25 \end{array}$
Haldimand	A. P. Farrell. F. Mooney E. S. Ruthorn, Deputy of late Thos. Rainy. Francis Barclay W. H. Ponton.	13 9 9 9	1466 157 1398	1402 194 692 820 3494	1809 90 306 50 974 90 1082 95 4802 80	110 85 34 35 170 95 222 15 493 40	365 91 79 05 107 40 144 55 891 45
Huron	James Dickson	24	4911	5116	6313 00	442 25	1421 10
Kingston (City)	Edward J. Barker { Peter D. McKellar		4625	586	751 85	117 05 7074 54	{ 78 55 { 17 55} 573 72
Lambton Lanark, North R. Lanark, South R. Leeds Leeds Lennox and Addington Lincoln Lincoln London (City)	Edward M. Proctor John Menzies James Bell Ormond Jones M. P. Roblin John Powell James G. Currie W. C. L. Gill [State of the content of the	20 7 10 13 12 13 	4643 655 891 1924 1618 1944 1190 43¶	5692 655 929 2096 1570 324 1456 1335 46¶	7191 25 980 70 1185 85 2714 36 2127 40 479 45 1988 20 19_6 50	991 90 63 00 212 75 153 45 130 64 37 50 283 71 327 55	1046 45 115 00 80 45 418 50 398 00 84 25 531 18 338 75
Middlesex, E. and N. R Middlesex, West R Muskoka	James Ferguson	15 9 26	4100 1621 1009	4179 1636 1123	5235 06 2161 10 1571 65	605 13 202 05 254 00	288 83 575 75 212 55
Nipissing Norfolk Northumberland, E. R Northumberland, W. R	John Doran F. L. Walsh J. M. Grover W. H. Eyre	10 9 5	15 2517 1641 873	24 2438 1599 949	$\begin{array}{c c} 34 & 30 \\ 3212 & 16 \\ 2110 & 70 \\ 1352 & 35 \end{array}$	$ \begin{array}{c cccc} 10 & 45 \\ 312 & 07 \\ 140 & 22 \\ 51 & 15 \end{array} $	1 00 403 22† 788 45 499 45

Fees and Emoluments received by the Registrars of Ontario for the year 1881, made in section 97, with which are contrasted Receipts of same nature in 1879 and 1880.

-									
UNDER THE SECTION 9:	E TARIFF, 2	AS ALLO	OWED BY	Gross amount of Pees proper for 1879.	Gross amount of Fees proper for 1880.	Gross amount of Fees proper for 1881.	Aggregate amount of Fees and Emoluments earned by Registrar during the year 1881 by virtue of his office.	Amount of Fees actually received for 1881.	Amount of Disbursements in con- nection with Office for 1881.
Sub-	6	SPECIA	L RECEIPTS.	l d sa	es bi	es bi	of Ped b	nall	men e for
	For Affidavits and Oaths, Sub-section	ė ė	7.0 ts.	f Fe	F	F Fe	Aggregate amount of Emoluments earned trar during the year virtue of his office.	s act	urse Offic
cate	rits b-se	ts, I	nne men y C	nt o	nt of	nt of	amonts of the chis of	Fee.) ith (
rtifi n 5.	fida,	strac S.	th transtrum strum for b	nom	nou	mou	urne a	t of 188	t of J
For Certificates, section 5.	Af	For Abstracts, Indices, Sub-section 8.	or work connected with transfer of Instruments, paid for by Co. Treas, sub-s. 7.	ross a. 1879.	ross al	88 au 381.	rega mol ar rtue	ount for	ound
For	For	F 2.2.2	For work connected with transfer of Instruments, paid for by Co. Treas., sub-s. 7.	Gro	233	Gro 12	Age Et tr	Am	A M
\$ c. 5 00	\$ c.	\$ c.	\$ c.	\$ c. 358 55	\$ c. 398 67	\$ c. 502 57	\$ c. 1302 57	\$ c. 502 57	\$ c. 57 35
	0 75			3160 45	3229 30	3305 65		2202 14	1103 51
• • • • • • • • • • • • • • • • • • • •	••••		95 00	10014 92	9352 15	8345 68	3305 65 8345 68	7276 04	2192 61
94 00	1 75			3883 20	3739 85	3639 50	3639 50	3628 50	775 65
17 50 1 25 0 75	6 00		1638 60	1444 50	1453 30	4535 63 1614 10	$3497 03 \\ 1614 10$		1012 58 323 10 600 00
0 75				2027 19 1747 90	1966 90 1666 30	1838 30 1661 80	1838 30 1661 80	1810 30 1661 80	600 00 400 00
75 90	9 75		*****	5908 69 5035 90	6111 58 6063 40	5967 55 6618 30	5967 55 6618 30	6086 16 6236 34	2815 90 2098 00
	1 00			2765 91	2698 27	2498 58	2498 58	2498 58	604 09
7 20	7 75 8 00			1231 10 1996 30	1197 90 2023 25	1449 80 2069 75 5850 00	1460 80	1460 80 2069 75	329 35 930 00
12 25 79 50 47 50			•••••	5460 85 3985 42	5394 05 3723 10	5850 00 3198 09	2069 75 5850 00 3428 09	2980 49	$\begin{array}{c} 350 \ 00 \\ 1551 \ 20 \\ 1222 \ 50 \end{array}$
5 25	9 50			2299 96	2415 92	2301 41	2301 41	2096 96	1066 40
5 25	3 25			477 78	462 35	428 40	428 40	428 40	10 00
9 50	•• •••••			2229 50	2495 05	1262 75*	1262 75 1461 40	1262 75 1461 40	274 00 569 05
11 75 79 25 88 50	8 00 1 25		•••••	5880 95 9035 90	6140 75 8508 90	1461 40† 6274 90 8266 10	6274 90 8266 10	4228 98 8112 85	1667 40 2539 00
} · · · · ·				1023 96	957-85	965 00	965 00	965 00	514 80
1666 93	103 60				8336 76	9418 79	9418 79	8072 59	2280 24
2 00	7 25			7981 65 844 32	8389 45 1125 05	9229 60 1167 95	9229 60 1185 95	9026 45 1185 95	$\begin{array}{c} 3333 \ 24 \\ 25 \ 00 \\ 359 \ 50 \end{array}$
14 45	$\begin{array}{c} 7 & 25 \\ 1 & 00 \\ 13 & 70 \end{array}$			1610 60 3177 17	1519 65 2922 45 2717 92	1494 50 3300 01	1494 50 3300 01	1461 10 3125 88	359 50 1517 69
3 75 20 85	13 70 0 50			2252 82 3215 00	2717 92 3570 20	2660 29 622 05†	2660 29 622 05+	2515 23	1189 97
59 02				1937 80	2291 16	2862 11c 2592 80	2862 11‡ 2592 80	2659 06 2592 80	788 80 532 00
				1301 00	2201 10			2002 00	• • • • • • • • • • • • • • • • • • • •
33 70 135 65	5 25 5 25			6159 10 2888 20	6899 55 343) 40	6167 97 3079 75 2085 10	6167 97 3079 75 2085 10	6167 97 3079 75	$\begin{array}{c} 1267 \ 00 \\ 545 \ 00 \\ 648 \ 50 \end{array}$
135 65 46 90				2888 20 1588 29	3431 40 2294 88	2085 10	2085 10	1907 55	648 50
				33 45 4052 27	$\begin{bmatrix} 31 & 39 \\ 4248 & 17 \end{bmatrix}$	45 75 3927 45	45 75 3916 02	45 75 3927 45	1 00 2489 90 <i>b</i>
$\begin{array}{c c} 39 & 00 \\ 2 & 00 \end{array}$	2 00			4052 27 3305 21 1705 31	3307 14 1829 25	3080 37 1904 95	3080 37 1904 95	3073 14 1502 83	767 18 450 00
,		,							

STATEMENT OF THE RETURNS forwarded to the

				-		~ 12 5 7 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1	
		in the	tered	stered		of Fees Sub-section	
Office.	REGISTRAR.	Number of Municipalities in the District.	No. of Instruments registered during the year 1880.	No. of Instruments registered during the year 1881.	Total for Registrations under Sub-sections 1, 6, 11, 12.	For Scarches, Sub-sections 2, 3, 10,	For Abstracts, Sub- section 4.
Ontario Ottawa (City) Oxford	John Ham Perry	16 1 17	2246 765 3428	2268 883 3946	\$ c. 3094 35 1201 95 4844 10	\$ c. 216 40 418 15 313 15	\$ c. 652 55 221 95 639 78
Parry Sound (District). { Peel Perth, North R. Perth, South R. Peterboro' Prescott Prince Edward	Frank H. Foley (Kate G. Foley, Reg. protem S D. F. Campbell Samuel Robb. Patrick Whelihan Fred. W. Houlton John Higginson Walter McKenzie.	26 8 8 7 19 9	354 1518 2426 1389 1812 1076 1461	336 1530 2394 1480 1621 1483 1492	548 30 2081 93 3168 15 1947 55 2118 65 1877 60 1857 12	96 25 159 23 292 45 127 20 287 60 84 05 175 17	59 80 388 70 857 55 643 70 473 65 144 45 380 58
Renfrew Russell	Andrew Irving	25 4	1287 663	1363 772	1874 00 1085 80	321 05 27 85	170 65 191 00
Simcoe Stormont	Samuel Lount	24 5	5764 934	4876 1098	6162 20 1481 85	1150 00d 122 05	169 80
Thunder Bay (District) Toronto (City)	W. H. Laird	15 1	182 5815	482 6805	604 95 10536 10	61 45 1397 20	120 75 606 45
Victoria	H. Dunsford		2285		2769 25	236 10	815 90
Waterloo. Welland Wellington, North R. Wellington, South R. { and Centre Wentworth	D. McDougall. D. d'Evarardo. John Anderson W. S. Prince and N. \ Higginbotham. James M. Williams	11 14 12 10 10	2043 1769 1713 2722 3515	2505 3788 1967 2562 4421	3271 25 2382 06 3375 95 3300 15 5841 75	150 00 704 39 119 65 271 95 559 35	195 00 576 15 1424 35 516 90 1605 15
York, South RYork, North R	John Ridout	13	3105 1502	3409 1394	4827 80 1952 25	821 28 172 20	158 45 361 50

Notes.—* Prior to 1 p.m., May 10th, 1881. † Subsequent to 1 p.m., May 10th, 1881. § Copies. March to 31st Dec., 1881, inclusive. Partnerships. a Including certificates. b Including County refund.

Provincial Secretary's Office, Toronto, 13th February, 1882.

office of the Provincial Secretary.—Continued.

								400		
UNDER THE SECTION 92	E TARIFF,	AS ALL ACT.	OWED BY	Fees proper for	Fees proper for	Fees proper for	Fees and by Regis- 1881 by	receiv-	in con-	
Sub-	om 9,	SPECIA	L RECEIPTS.	ees pr	ad saa	ees pr	of Ference of Ference of Sear 1	tually	ements	
For Certificates, section 5.	For Affidavits and Oaths, Sub-section	For Abstracts, Indices, Sub-section 8.	For work connected with transfer of Instruments, paid for by Co. Treas., sub-s. 7.	Gross amount of E 1879.	Gross amount of F 1880.	Gross amount of F	Aggregate amount of Fees and Emoluments earned by Registrar during the year 1881 by virtue of his office.	Amount of Fees actually received for 1881.	Amount of Disbursements in con- nection with Office for 1881.	
\$ c. 94 75 67 50 38 60	\$ c.	\$ c.	\$ c.	\$ c. 4415 75 2081 10 5709 90	\$ c. 4013 40 1747 90 5429 49	\$ c. 4038 05 1909 55 5848 38	\$ c. 4038 05 1909 55 5848 38	\$ c. 2374 36 1905 65 5848 38	\$ c. 1563 19 294 86 2511 12	
11 00	26 75			714 25	959 70	783 95	783 95	600 00	100 00	
21 25 48 35 156 65 30 20 54 85§ 17 25	3 25 0 25 6 50			2845 29 4748 90 2982 25 3649 25 1553 72 2553 18	2734 86 4296 70 2903 80 3967 40 1705 93 2417 32	2651 11 4366 50 2875 10 2913 35 2161 20 2436 62	2712 73 4366 50 2875 10 2913 35 2161 20	2651 11 4034 34 2135 95 2866 04 1939 29	479 23 1623 10b 1197 25 1201 03 365 00 825 00	
26 25 36 20	39 35			2307 80 1119 85	2352 35 1147 40	2391 95 1381 00	2391 95 1381 00	2391 95 1361 00	600 00 10 00	
2 25	3 75		1000 00e	6988 00 1503 60	8269 05 1581 47	8312 20 1779 70	8312 20 1779 70	7631 92 1647 50	3062 49 315 00	
98 90	0 25			418 40 9655 60	543 39 10362 05	781 40 12638 65	12638 65	735 45 12638 65	$\begin{array}{c} 121 & 75 \\ 3166 & 81 \end{array}$	
15 00	5 00			$\begin{array}{c} 4757 \ 81 \\ 2808 \ 00 \end{array}$	4235 57 3020 81	3821 25 3636 25	3821 25 3868 95	3885 80 3636 25	1403 54 1100 00	
$\begin{array}{c} 4 & 97 \\ 10 & 25 \end{array}$	2 13 1 75		194 40	3746 07 5375 05	3671 00 5086 85	3669 70 4931 95	3878 15 5126 35	3320 20 4226 35	1770 62 1900 00	
111 50				4628 65	4989 65	4200 50	4977 40	4200 50	1596 25	
29 50	4 50	1	*******	4339 30	6357 00	8040 25	8040 25	7684 65	2512 00	
74 25	0 50			4971 05 2686 20	5312 67 2629 45	5882 28 2485 95	5882 28 2485 95	5875 93 2485 95	1644 89 800 00	
		-								

[‡] From January 1st to March 2nd, 1881 (records of actual expenses and disbursements lost). #From 3rd c Including affidavits and oaths. d Including abstracts. e Received account from County of Dufferin.

GEO. E. LUMSDEN,
Assistant Secretary.



(No. 15.)

Return from the Queen's Printer, relating to the disposal of the Ontario Statutes for 1881. (Not Printed.)

(No. 16.)

Return of copies of all papers, petitions and correspondence addressed to the Government by the Huron and Ontario Ship Canal Company, or by other parties, relating to the construction of a Ship Canal to connect the waters of the Georgian Bay with those of Lake Ontario. (Not Printed.)

UNIVERSITY OF TORONTO

AND

UNIVERSITY COLLEGE.

THE BURSAR'S STATEMENTS OF CASH TRANSACTIONS

FOR THE

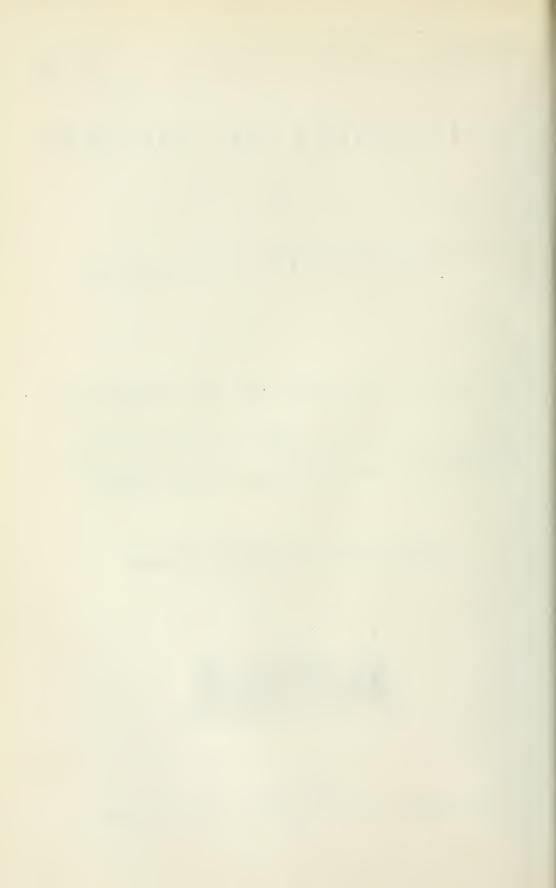
YEAR ENDED 30TH JUNE, 1881.

Brinted by Order of the Legislative Assembly.



Toronto:

PRINTED BY C. BLACKETT ROBINSON, 5 JORDAN STREET. 1882.



No. 1.

UNIVERSITY OF TORONTO.

The Bursar's Statement of Receipts and Disbursements on "Capital Account," for year ending 30th June, 1881.

						1
ċ	126497 17					\$126497 17
DISBURSEMENTS.	Invested in loans on first mortgage of real estate					
ú 44	26184 96	38535 00	15356 49	3360 00	43060 72	\$126497 17
RECEIPTS.	Balance 30th June, 1880	Debentures redermed	Purchase money—sales of land	Loans repaid	Balance 30th June, 1881	

J. E. BERKELEY SMITH,

BURSAR'S OFFICE, Toronto, 2nd July, 1881.

No. 25

UNIVERSITY OF TORONTO.

The Bursar's Statement of Receipts and Disbursements on "Income Account," for year ending 30th June, 1881.

÷	17687 65	96 66809	2025 00	1634 65	993 50		**-	; = =		\$82740.76	Bursar.
PISRURSEMENTS.	Balance 30th June, 1880	Appropriations for expenditure, per Orders in Council	Gratnity to W. D. Pearman, M.A., late Classical Tutor, University College.	Students' apparatus, School Practical Science	Commission on loans						J. E. BERKELEY SMITH,
ઇ \$÷	4208 50	5250 78	45104 93	388 39	00 21	28 00	913 00	5403 17	21426 99	\$82740 76	
RECEIPTS	Interest on purchase money (sales of land)	lonns	debentures	" bank balances	rent unpaid	Dividend on bank stock	Rents	Rents, University Park lots	Balance 30th June, 1881		Bousan's Operice, Toronto, 2nd July, 1881.

4

No. 3.

UNIVERSITY OF TORONTO AND UNIVERSITY COLLEGE.

The Bursar's Statement of Receipts and Disbursements on account of the "Income Appropriation," for year ending 30th June, 1881.

÷	2438 44 87 90 132 14 132 14 132 14 2475 90 2376 82 248 21 1721 96 1721 96 248 46 383 67 383 67 383 67 384 14 782 14 782 14 782 14 782 14 782 14 782 14 782 14 783 67 784 78 785 99 866 99
ώ	3525 19 886 75 886 77 350 71 388 48 29 00 29 00 42 88
DISBUISEMENTS.	Enrear's office; Subaries and expenses Less paid by Upper Canada College Less paid by Upper Canada College Law costs Valuaban fees and general incidentals Valuaban fees and general incidentals Valuaban fees and wages, etc Salaries and wages, etc Examined University College Examined College Canada Metals, University Prizes, University College Callege Calleg
: #	2477 10 5635 00 5649 96 80 75 656 50 237 64
5 99	3327 00 3269 60
RECEIPTS.	Carred forward, best continued including the state of state of the sta

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RECEIPTS.	: ••	ં •€	DISBURSEMENTS.	ં	ڻ چ
Documbl formund		69851 95	Brought forward		59628 29
		٠	Gas fittings, etc., Convocation Hall. Chemical Laboratory. Incidentals, University. College.	157 38	67 87
			Pensions to Professors	4116 66 516 00	4632 66
			Balance 30th June, 1881		64565 71 5286 24
		69851 95			69851 95

Toronto, 2nd July, 1881.

J. E. BERKELEY SMITH,

UNIVERSITY OF TORONTO.

The Bursar's Statement of Receipts and Appropriations on account of "Moneys in Deposit," for year ending 30th June, 1881.

RECEIPTS.	ಲೆ %	APPROPRIATIONS.	ပ် 64-
Balance 30th June, 1880 Balance 30th June, 1881	196 50	Appropriations as Law costs, 3-7ths Norwich Turchase money "Interest on purchase money P. Burns, fuel account for coming year, in suspense	149 00 42 00 5 50 1325 00
	\$1521 50		\$1521 50
Brine in's Depres		J. E. BERKELEY SMITH,	H.

No. 5.

UNIVERSITY OF TORONTO.

The Bursar's Statement of Receipts and Disbursements on account of the "Prince's Prize," for the year ending 30th June, 1881.

RECEIPTS.	ပ် 99	DISBURSEMENTS.	ပ် အေ
Balance 30th June, 1880.	69 82 54 00	J. E. Ellis, silver inkstand Balance 30th June, 1881.	50 00 73 82
			8193 89
	\$123 82		200

Toronto, 2nd July, 1881. BURSAR'S OFFICE,

Toronto, 2nd July, 1881.

BURSAR'S OFFICE,

J. E. BERKELEY SMITH,

No. 6.

UNIVERSITY OF TORONTO.

The Bursar's Statement of Receipts and Disbursements on account of the "Physical Laboratory," for year ending 30th June, 1881.

ಲೆ	\$220 95	
65	67.8	H,
DISBURSEMENTS.	Balance 30th June, 1881	J. E. BERKELEY SMITH
ပ် မာ	\$220 95	
RECEIPTS.	Trinity College, for instruments	Bursar's Oppice,

Bursar. J. E. BEKKELEY SMITH,

No. 7.

Toronto, 2nd July, 1881.

UNIVERSITY OF TORONTO.

The Bursar's Statement of Receipts and Disbursements on account of the "Chemical Laboratory," for year ending 30th June, 1881.

RECEIPTS.	ಲೆ ಈ	DISBURSEMENTS.	oʻ %
Amount from Government	1400 00	Dr. Pike, accounts paid by him Beverly Robinson, duty, etc. Warmbrum, Quidiz & Co., chomicals Dr. H. Geizler, apparatus Lyman Brox, chemicals F. Kahlbaum, E. Stephenson & Co., table, etc W. J. McGuire & Co., gas fittings J. Iredale, gas burners Balance 30th June, 1881.	248 13 4 50 232 60 94 53 106 11 274 45 125 26 181 16 37 55
	\$1400 00		\$1400 00

Toronto, 2nd July, 1881. BURSAR'S OFFICE,

8

J. E. BERKELEY SMITH,
Bursar.

No. 8.

UNIVERSITY OF TORONTO.

The Bursar's statement of Receipts and Disbursements on account of the "School of Practical Science," for year ending 30th June, 1881.

RECKIPTS,	ن ٧:	DISBURSEMENTS.	್
Balance 30th June, 1881	2164 97	Balance 30th June, 1880 Ed. Lutz, L. Golaz, E. Stephenson & Co., drawback cases for instruments	292 91 485 47 1310 90 75 69
	2164 97		2164 97

J. E. BERKELEY SMITH, Bursar.

No. 9.

UNIVERSITY OF TORONTO.

The Bursar's statement of Receipts and Disbursements on account "Starr Bequest," for the year ending 30th June, 1881.

			The Real Property lies and the least of the
RECEIPTS.	ಲೆ ಊ	DISBURSEMENTS.	o o
Balance 30th June, 1880	789 93 100 00	Rousell & Hutchison, medals Rolph Smith & Co., engraving Bislance 30th June, 1881	35 72 0 75 853 46
	889 93		889 93

Bursar's Office, Toronto, 2nd July, 1881.

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Toronto, 2nd July, 1881.

Bursar's Office,

UNIVERSITY OF TORONTO.

No. 10 PORT HOPE APPROPRIATION.		
Balance as at 30th June, 1880	r. \$2078	06
No. 11.—Surplus Income Fund.		
Balance as at 30th June, 1880	23247	53
No. 12 Vice-Chancellor's Fund.		
Amount of Vice-Chancellor's salary for six months, transferred to this account '	' 200	00
No. 13.—Moss Scholarship.		
Amount of subscriptions received to date, 30th June, 1881	975	00
J. E. BERKELEY SMIT	гн,	
Bursan's Office,	Bursar.	

UNIVERSITY OF TORONTO AND UNIVERSITY COLLEGE.

STATEMENT shewing Salaries paid for Year ending 30th June, 1881, also Pensions.

Name.	Service.	\$	C.
Bursar's Office. J. E. Berkeley Smith	Bursar, 12 Months' Salary	2,000 550	
UNIVERSITY OF TORONTO. The Hon. Chief Justice Moss, M.A. William Mulock, M.A. W. G. Falconbridge, M.A. Alfred Baker, M.A. (part) W. H. Vandersmissen, M.A. J. M. Levan A. C. Miles. R. McKim (part) A. Pride T. Eversfield (part) D. B. Deck	Do. do. do. Registrar, University, 8 do	750 1,000 120 100 100 480	0 00 00 00 00 00 00 00 00 00 00
University College. Rev. J. McCaul, LL.D. Dr. Daniel Wilson Dr. Daniel Wilson Dr. E. J. Chapman George Paxton Young, M.A. R. Ramsay Wright, M.A. James Loudon, M.A. Dr. W. H. Pike, M.A. Maurice Hutton, B.A. George Buckland. J. M. Hirschfelder Emile Pernet. W. H. Vandersmissen, M.A. Alfred Baker, M.A. Alfred Baker, M.A. Alfred Baker, M.A. F. Austin Vines, M.A. F. Austin Vines, M.A. Dr. Oldright, M.A. A. McGill, B.A. J. Playfair McMurrich, B.A R. McKim R. H. Bullen John Hare J. Durance	Pres't and Prof. Clas'l Liter., 3 Mos.' Salary Do. do. 9 do. Prof. of History, &c. 12 do. Do. Geology, 12 do. Do. Metaphysics, 12 do. Do. Natural History, 12 do. Do. Nat. Philosophy, 12 do. Do. Chemistry, 12 do. Do. Chemistry, 12 do. Do. Classics, 12 Months' Salary to 30th June, 1881 Do. Agriculture, 12 Mos.' Salary Lecturer Oriental Literature, 12 do. Do. French, 12 do. Do. German, 12 do. Mathematical Tutor, 12 do. Registrar University College, 12 do. Secretary to College Council, 9 do. Classical Tutor, 10 do. Do. Agriculture, 12 do. Lecturer on Italian, &c., 12 do. Lecturer, Assistant, Chemistry, allowance Do. Natural History, Bedel University College, 12 Mos.' Wages. Attendant on Prof. Nat. Phil., 12 do. Do. on Prof. Chemistry, 12 do. Janitor, 12 do. Ja	3,170 1,050 1,050 1,050 2,800 3,025 3,025 3,025 3,025 2,841 600 1,000 400 750 1,000 400 100 100 510 450 420 390	0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 0
T. Eversfield Eliza King PENSIONS. Rev. Dr. McCaul Prof. Croft D. Sturgeon P. Miller B. Fitzpatrick	Engineer, (part), 12 do. Cleaner of Lecture Rooms, 12 do. 9 Months' Pension \$2,250 00 12 do. 1,866 66 12 Months' Pension \$210 00 12 do. 210 00	\$35,970 \$4,116	3 00

Bursar's Office, Toronto, 2nd July, 1881. J. E. BERKELEY SMITH,

Bursar.

UNIVERSITY OF TORONTO.

STATEMENT of Balances at 30th June, 1881.

ACCOUNT.	Dr.	Cr.
Cash in hand Bank of Commerce " Moss Scholarship No. 5. Prince's Prize Fund " 13. Moss Scholarship " 3. Income Appropriation " 9 Starr Bequest. " 10. Port Hope Appropriation	975 00	\$ c. 36,610 27 73 82 975 00 5,286 24 853 46 2,078 06
"11. Surplus Income Fund. "12. Vice-Chancellor's Fund. "6. Physical Laboratory. "7. Chemical Laboratory. "1. Capital.		
" 2. Income. " 8. School Practical Science. " 4. Deposits. Commissions on Loans. A. Campbell, Loan and Costs.	21,426 99 2,164 97	
	\$69,641 04	\$69,641 04

J. E. BERKELEY SMITH,

Bursar.

Bursar's Office, Toronto, 2nd July, 1881.

UPPER CANADA COLLEGE.

The Bursar's Statement of Receipts and Disbursements for the year ending 30th June, 1881.

Presented to the Legislative Assembly by Command of His Honour the Lieutenant-Governor.

A. S. HARDY,

Secretary.

Provincial Secretary's Office, Toronto, February 20th, 1882.



UPPER CANADA COLLEGE.

1881.
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RECEIPTS.	s. Cts.	DISBURSEMENTS.	\$ cts.
Purchase money	2,959 33	Balance 30th June, 1881	7,681 75
Debentures redeemed—		Invested on first mortgage, real estate	905 00
County of Haldimand 2,000	2,200 00	Balance, 30th June, 1881	140 36
Loans repaid	3,567 78		
	8,727 11		8,727 11
			1
		J. E. BERKELEY SMITH,	Н,

J. E. BERKELEY SMITH, Bursar.

> BURSAN'S OFFICE, TORONTO, 1st July, 1881.

3

UPPER CANADA COLLEGE.

The Bursar's Statement of Receipts and Disbursements on "Income Account," for year ending 30th June, 1881.

the second control of			
RECEIPTS.	cts.	DISBURSEMENTS.	ets.
Balance 30th June, 1880	2,041 63	Amount appropriated for expenditure for 12 months ending 30th June 1881	19 500 00
Interest on Purchase Money	865 52	D	
Interest on Loans	3,296 41	Geo. R. R. Cockburn, Esq., Principal, amount equal to 10 per cent. tuition fees received for year, as per O. C.	00 068
Interest on Debentures	9,755 57	Balance 30th June, 1881.	3,234 04
Interest on Bank Balances	202 51		
Rents	462 40		
	16,624 04		16,624 04
		The registration of the control of t	

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J. E. BERKELEY SMITH, Bursar.

BURSAR'S OFFICE, TORONTO, 1st July, 1881.

UPPER CANADA COLLEGE.

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RECEIPTS.	\$ cts.	DISBURSEMENTS.	& cts.	\$ cts.	\$ cts.
Balance, 30th June, 1880 Tuition fees Appropriation for annual expenditure Transfer and Deed fees.	716 41 8,904 25 12,500 00	rsity of Toronto, share of expenses		1,000 00	812 81
Less paid law costs	21 00	Salaries—G. R. Cockburn, M.A., Principal, 12 months	2,400 00 }	2,758 11	1,666 66
		W. Wedd, M.A., 1st Classical Master, 12 months do share of fees J. Brown, M.A., Mathematical Master, 12 months J. Martland, M.A., 2nd Classical Master, 12 months Dr. Barrett, 18 Figurish, Master, 2 months	1,335 99 } 358 10 }	1,694 09 1,694 09 1,694 09	
		J. C. Dunlop, locum tenens, 2 months	25 00 5 800 00 5 358 10 6	1,158 10	
5		W. S. S. Jackson, Assistant Master, 12 months.	358 10 799 98 358 10 358 10	1,158 08	
		s at \$58.34 \$62.50	$\begin{bmatrix} 116 & 68 \\ 625 & 00 \end{bmatrix}$	741 68 625 00 500	
		mnastic Inst'r, 10 do 20.00		360 00 360 00	15 308 00
		Repairs Find Grounds Outfit Advertising Incidentals Balance, 30th June, 1881			
	22,141 66				22,141 66
BURSAR'S OFFICE, TORONTO, 1st July, 1881.	1.	J. E. BER	KELEY	E. BERKELEY SMITH, Bursar.	ursar.

BURSAR'S OFFICE, TORONTO, 1st July, 1881.

UPPER CANADA COLLEGE.

The Bursar's Statement of Receipts and Disbursements on account of the "Boarding House," for year ending 30th June, 1881.

lı I		
cts.	1,194 94 364 00 155 40 526 36 11,247 19 1,028 70 2,900 43	17,417 02
¥1	1 11 1.69	17,
ets.	233 2333 22333 1999 1500 1000 2550 9000 9000	
DISBURSEMENTS.	Salaries— Salaries— Geo. B. Sparling, Assistant Master, 12 months W. S. Jackson, A. G. Leonard, do D. A. G. Leonard, do Jo do Dr. Barrett, Medical Attendance, Dr. Barrett, Medical Attendance, Dr. Barrett, Medical Attendance, Jo do Mrs. Sewell, Lady Superintendent, Outfit Repairs Steward's Department Share of Board dues— J. Mardand, M.A., Resident Master, allowance to him by Statute of Senate, 3-45 of amount received for Board dues for year ending 30th June, 1881.	
& cts.	982 22 15,437 25 997 55	17,417 02
, RECEIPTS.	Board dues	

J. E. BERKELEY SMITH,
Bursar.

Bursar's Office, Toronto, 1st July, 1881.

UPPER CANADA COLLEGE.

Statement of Cash Balances, 30th June, 1881.

ACCOUNT.	Dr.	Cr.
Cash	\$ cts.	\$ cts.
Bank of Commerce	6,857 04	
Capital Account		140 36
Income Account		3,234 04
Income Appropriation Account		. 1,041 23
Residence, Upper Canada College		2,900 43
Commission Account		21 48
Deposits		152 50
	7,490 04	7,490 04

J. E. BERKELEY SMITH,

Bursar.

BURSAR'S OFFICE, TORONTO, 1st July, 1881.



RETURN

To an Order of the Legislative Assembly, passed on the 1st day of March, 1881, for a Return of all correspondence between the Council of University College and any female applicant for permission to attend lectures in that Institution; such Return to shew also the standing of such applicant in the University of Toronto.

By Command.

ARTHUR S. HARDY,

Secretary.

Provincial Secretary's Office, Toronto, January 28th, 1882. CORRES PONDENCE BETWEEN THE COUNCIL OF UNIVERSITY COLLEGE AND FEMALE APPLICANTS FOR PERMISSION TO ATTEND LECTURES IN SAID COLLEGE.

The Honourable the Provincial Secretary:

SIR,—I have the honour to acknowledge the receipt of your letter of the 3rd inst., enclosing copy of an order of the Legislative Assembly for "A Return of all correspondence between the Council of University College and any female applicant for permission to attend lectures in the Institution," and also "the standing of such applicant in the University of Toronto."

I beg leave to state, in reply, that no such correspondence is in the possession of the College, but the following are the only cases of such applications:—

In 1878, Misses Stowe and Hamilton, two female students of Medicine, who had no standing in the University of Toronto, applied for admission. As appears by the Minutes of the College Council of October 15th, 1878, they were informed that the co-education of the sexes could not be carried on in the University College.

In 1880, Miss Shepherd, an Undergraduate of the Second Year in the University of Toronto, applied for admission. The answer returned by order of the College Council stated, "That while the Council sympathized in every effort to further the advancement of the higher education of women, it was not considered compatible with the due order and discipline of the College that young men and women attend together in the College Lecture Rooms."

I have the honour to be, Sir,

Your obedient servant,

ALFRED BUTLER,

Coll. Reg'r.

University College, March 9th, 1881.

RETURN

To an Order of the Legislative Assembly for a Return shewing what applications have been made by females for admission to any of the lectures of University College for the Session of 1881-82, and the results of such applications, together with copies of all correspondence in connection therewith.

By Command.

ARTHUR S. HARDY,

Secretary.

Provincial Secretary's Office, Toronto, 13th February, 1882. APPLICATIONS MADE BY FEMALES FOR ADMISSION TO LECTURES OF UNIVERSITY COLLEGE, SESSION 1881-82, WITH COPIES OF COR-RESPONDENCE IN CONNECTION THEREWITH.

> University College, 3rd February, 1882.

DEAR SIR,—As an Order of the Legislative Assembly is requested for a Return of all applications made for the admission of women as students of this College during the present Session, and for copies of all correspondence relating thereto, I have the honour to enclose herewith the full returns as desired.

I am, Dear Sir,

Yours very truly,

DANIEL WILSON,

President.

To the Honourable the Minister of Education.

1.—LETTER OF MISS L. S. FITZGERALD APPLYING FOR ADMISSION TO LECTURES IN UNIVERSITY COLLEGE.

St. Catharines, December 24th, 1881.

To the President and Members of the Council of University College, Toronto.

Mr. President and Gentlemen,—I beg leave to request that the members of the Council of University College would grant me permission to attend lectures, in the Third Year, in the Arts Department, during the remainder of the session 1881-82. This right I claim, although it is at present withheld from me on account of my sex. The following

reasons will represent my grounds for claiming this privilege:

1st. The Senate of Toronto University recognizes the right of women to attend all the regular examinations held by the University, and in the examinations they are ranked with the gentlemen, in the different departments, having the privilege of proceeding regularly to their degree. As University College specially directs its teaching to harmonize with the curriculum of Toronto University, and is so closely connected with it, it seems to me an anomaly that examinations should be provided for by the one, without the means of passing these examinations being allowed by the other.

2nd. The High Schools and Collegiate Institutes of the Province make provision for taking up University work as far as the First Year, but not beyond that. This causes lady students to have recourse to private tutors to read them up in the work, and debars them from the means of education which they are justly entitled to have, and prevents them from availing themselves of the valuable aid of University College Lectures.

3rd. McGill College, Montreal, and Queen's College, Kingston, have opened their doors to lady students. I need hardly mention the fact that no difficulty has been met with in either of these places, through the attendance of ladies at lectures.

If admitted I shall promise implicit obedience to all rules and regulations of Uni-

versity College.

Trusting that the College Council will give my application an impartial hearing and their earliest consideration.

I am, Mr. President and Gentlemen,

Yours respectfully,

(Signed) LIZZIE S. FITZGERALD, 2.—Letter from the President of University College in answer to the Preceding.

January 7th, 1882.

Dear Madam,—Your application for permission to attend lectures in University College has been placed in my hands by the Registrar, and will be laid before the College Council. As to the claim for the admission of ladies to this College as a right, it is contrary to the whole system of the College from its foundation, and cannot therefore be viewed by the College Council otherwise than as a very important departure from all past-procedure. Allow me, moreover, to state that you are mistaken in supposing that McGill College has been thrown open to lady students, as I have just returned from a visit to Principal Dawson, during which the subject occupied our attention, and I found his views entirely in accord with mine as to the undesirableness of young men and young women pursuing their studies together in the same college. Nor does the experience of Queen's College, in the admission of a few lady students, solve the problem. Any scheme for the admission of lady students to this, as a Provincial College, must deal with the question on the assumption of the numbers in attendance approximating before long to those of the young men, now numbering nearly four hundred.

To the co-education of the sexes, under such circumstances, I see many grave objections, while considerable experience in lecturing to classes of ladies, confirms me in the opinion that the higher education of women will be most successfully prosecuted in institutions exclusively set apart for them, with modifications specially adapted to their requirements and aims in life, as well as to the physical and intellectual differences that distinguish the sexes. Permit me, at the same time, to say that in speaking of intellectual differences, I do not mean to imply any inferior power. On the contrary, I entertain no doubt of the thorough ability of lady students, under a well-matured system of training, to successfully compete with young men in the University examinations. But the desirableness of their studies being pursued in colleges of their own has already been recognized at London, Oxford, Cambridge, and at Harvard, where separate colleges are

provided for the lady undergraduates.

Permit me to assure you that the movement for the higher education of women has long had my heartiest sympathy; and I thoroughly sympathise in your complaint of injustice. But the want is only now being felt, and the claim for the first time advanced. It is upwards of twelve years since I originated in Toronto an association which for years successfully prosecuted the scheme for the higher education of women, in the hope

of securing the foundation of a Ladies' College for the Province.

What I desired then, and still aim at, is a college for women erected on the University grounds, placed under the charge of a lady principal, with other teachers of its own, but where also the Professors of University College would bear a part in the instruction. Under such a system, certain classes of lectures might be open to both sexes. The lady students could have full advantage of the library, the philosophical apparatus, etc., and would be cordially admitted to the fullest equality in all the privileges of University undergraduates suitable to them. Any movement in this direction will have my cordial support and active co-operation; and I cannot doubt, if a proper appeal is made to the Provincial Government, that it will meet with success.

The Registrar will communicate to you the decision of the College Council; but I am anxious you should know not only my own personal views on the subject, but that my colleagues have in past years heartily co-operated in the furtherance of this object of securing the privileges of higher education no less thoroughly for women than for men.

I am, Dear Madam,

Yours truly,

(Signed) Daniel Wilson,

President, U. Col.

Miss L. S. Fitzgerald, St. Catharines, Ontario. 3.—Letter of Miss A. M. H. Goodwillie applying for admission to Lectures in University College.

RIDGETOWN, December 31st, 1881.

To the President and Members of Toronto University Council:

Gentlemen,—Since the University examinations have been opened to ladies it is

certainly necessary that some means of education should be provided for them.

Surely it is unfair and unjust that gentlemen should enjoy all the advantages of the lectures from the Professors in the College, and that ladies might not have a right to the same, but should be left to themselves to gain what assistance they may be able to secure in the High Schools and Collegiate Institutes.

Who would deny that the ladies of our country ought to receive as high an education as they wish; as high as that of the gentlemen, if they desire it? Then why should

not means be provided at once for this?

I have been successful in passing the examinations at the University, as far as the end of the Second Year, and I desire very much to continue my course of study and take up the Third Year's work. As I am situated at present it is impossible for me to proceed further with my studies, unless you see fit to grant me the privilege of attending lectures at the College. I now apply for admission to lectures for the remainder of the Session 1881-82. Such being granted, I promise implicit obedience to all the laws, rules and regulations of the College.

Hoping you will give my application a due share of your consideration.

I am, Gentlemen,

Yours very respectfully,

(Signed) ADA M. H. GOODWILLIE.

4.—Letter from the President of University College in answer to the Preceding.

5th January, 1882.

Dear Madam,—The question of admitting lady students to attend at University College along with the young men, now numbering nearly four hundred, has received the most careful consideration of the College Council. I have myself, for years, taken an active interest in the subject of the higher education of women. In the year 1869 I was successful in originating a movement which was zealously prosecuted for eight or

nine years with this object in view.

Several of my colleagues in this College, along with Professor Goldwin Smith, Mr. Buchan, now Principal of Upper Canada College, and others, co-operated with me in carrying out a systematic series of lectures in successive winters, in the hope of securing the permanent organization of a College for Women. Kingston and Montreal followed our example. When we thought the scheme had been thoroughly organized we transferred the management to a committee of ladies, undertaking to continue our services as lecturers. To my great disappointment it was speedily dropped, whereas in Montreal it is still prosecuted with success under the management of a committee of ladies, and with means in prospect for its establishment on a permanent footing.

Any scheme for the admission of lady students to University College must deal with the question on the assumption of the ultimate numbers in attendance approximating in some degree to those of the young men. To their co-education, under such circumstances, I see many grave objections, while my own experience as a lecturer to classes of ladies confirms me in the opinion, not only that their education will be more successfully prosecuted under a systematic course of instruction specially adapted to themselves, but that also it will be found desirable to adopt special courses in a University curriculum for them. I do not suggest this from any doubt of their ability

to compete successfully with their rivals of the other sex in every branch of study, though both physical and intellectual differences appear to me to suggest the desirableness of their studies being pursued apart, and to some extent under diverse systems. This has been recognized at London, Oxford, Cambridge, and at Harvard, where separate colleges are provided for the lady undergraduates. In the Collegiate Institute here, though the two sexes are nominally in one building, they are really taught entirely apart, and only meet at daily prayer in the public hall.

What I desire, and hope to see, is a college for women, erected on the University grounds, placed under the charge of a lady principal, with other teachers of its own, but where also the Professors of University College would bear a part in the instruction. They could then have full advantage of the library, the use of the philosophical apparatus' and all other privileges, such as the University authorities will gladly extend to a college for women, so as to put them on a just equality with young men. Any movement in this direction will have my cordial support and active co-operation; and I cannot doubt that if a proper appeal is made to the Provincial Government, it will meet with success.

I shall submit your letter to the College Council, but the subject has already been repeatedly under consideration, so that I cannot anticipate a change in their decision. But, from the strong sympathy I feel in the resonableness of the demand that the same privileges shall be secured for women as for men in prosecuting the higher branches of education, I have thus stated my own personal views in reply to your letter.

I am, Dear Madam,

Yours truly,

(Signed) Daniel Wilson,

President U. Col.

Miss Goodwillie, Ridgetown, Ontario.

5.—Letter of Miss H. Charles applying for admission to Lectures in University College.

St. Catharines, December 31st, 1881.

To the President and Members of the University Council, Toronto:

MR. PRESIDENT AND GENTLEMEN,—I beg to claim the right to attend lectures in University College for the remainder of the Session of 1881-2. This right has hitherto been denied to women. Permit me to ask if that is quite just? The examinations of the University are open to us, but at no other institution can we obtain tuition that will enable us to compete in those examinations beyond the First Year; consequently we have either to employ private tutors or trust to our own unaided exertions.

Whatever rules and regulations may be imposed, I am perfectly willing to submit

to. Hoping you will give the matter your favourable consideration.

Believe me, Mr. President and Gentlemen,

Respectfully yours,

(Signed) HENRIETTA CHARLES.

6.—Letter from the President of University College in answer to the preceding.

5th January, 1882.

Dear Madam,—Your letter of the 31st ult., claiming the right to attend lectures in University College, in so far as it includes the general question of the admission of female students, has already been under the consideration of the College Council this session.

I should be sorry to discuss it as a question of right, as I am only now carrying out a system which has been pursued from the foundation of the College. The Council have repeatedly had the subject of co-education of the sexes in this College under consideration, and, in view of the large number that must ultimately be expected to take advantage of admission to the College, they have, after maturely considering all the objections which present themselves to such a scheme, hitherto regarded it as inconsistent with the true interests of all concerned. While, therefore, I shall lay your application before the College Council at its next meeting, permit me meanwhile to assure you of my hearty sympathy in the reasonable demand that the same facilities be extended to young women as to young men in prosecuting the higher branches of education. But this, I conceive, is to be successfully carried out, not by introducing young men and young women as fellow-students into the same college, but by providing a ladies' college, as has already been done at London, Oxford, Cambridge, Harvard and elsewhere.

What I desire, and hope to see, is a college for women, erected on the University grounds, placed under the charge of a lady principal, with other teachers of its own, but where also the Professors of University College would bear a part in the instruction. The lady students could then enjoy equal rights in the use of the library, philosophical apparatus, etc., and in all other privileges compatible with the highest interests of both classes of students. I cannot doubt that an appeal to the Provincial Government for such a ladies' college, if heartily prosecuted, would meet with success. I have in past years given most strenuous aid in systematic efforts to promote the higher education of women, and any such movement will have my cordial support and active co-operation.

I am, Dear Madam,

Yours truly,

(Signed) DANIEL WILSON,

President U. Col.

Miss Charles, St. Catharines, Ontario.

7.—Letter from Miss Charles acknowledging the receipt of the President's Letter.

LISTOWEL, January 14th, 1882.

Dear Sir,—Permit me to acknowledge the receipt of your letter of the 5th, and to thank you for your cordial sympathy with my sex in the difficulty before us.

I hope that in the near future your ideas on the subject may be carried out.

Sincerely yours,

HENRIETTA CHARLES.

8.

A letter of Miss F. F. Jones, also asking for admission as a student of University College, has not been preserved.

9.—Resolution of the Council of University College relative to the Applications of Misses Fitzgerald, Goodwillie and Charles for admission to Lectures in the College:

"The College Council are prepared to give their heartiest co-operation in any well-considered plan for securing the advantages of higher education for women, and will be prepared, to the fullest extent of their ability, to bear a part in such education, if a college for ladies is provided; but the Council, after mature consideration, are satisfied that the co-education of young men and women in large numbers, in the same college, is open to grave objections, and they feel it to be their duty to adhere to the practice of the College from its foundation."

REPORT

OF THE

INSPECTOR OF INSURANCE,

1881,

WITH APPENDICES:-

- 1. INSURANCE LAWS OF ONTARIO COLLECTED AND ANALYSED.
- 2. PROVINCIAL JURISDICTION IN INSURANCE: JUDGMENT OF PRIVY COUNCIL (26th NOVEMBER, 1881).

Brinted by Order of the Legislative Assembly.



Toronto:

PRINTED BY C. BLACKETT ROBINSON, 5 JORDAN STREET. 1882.



PAGES.

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Detailed Statements of Purely Mutual Insurance Companies			35 to 158			
Detailed Statements of Joint Stock Companies			161 to 181			
Synoptical Tables of foregoing Statements			185 to 203			
Register of Insurance Companies			204, 205			
APPENDICES.						
1. Insurance Laws of Ontario collected and analysed			1 to 64			
2. Provincial Jurisdiction in Matters of Insurance; Judgment	of	Privy				
Council (26th November, 1881)			65 to 76			



REPORT

OF THE

INSPECTOR OF INSURANCE,

FOR THE

YEAR ENDING DECEMBER 31st, 1880.

The Honourable S. C. Wood, M.P.P.,

Provincial Treasurer, Toronto.

SIR,—I have the honour to submit (as provided by the Statute 42 Vic., chap. 25, sec. 2) the Report of the Inspector of Insurance.

The Report includes :-

I.—Detailed Statements of those Fire Insurance Companies that are Mixed-Mutual organized on the Mixed Cash and Mutual Systems (pages 1 to 32); Companies.

II.—Detailed Statements of those Fire Insurance Companies that are PurelyMutual organized wholly on the Mutual System (pages 35 to 158); and Companies.

III.—Detailed Statements of Joint Stock Companies, Fire and Life Joint Stock (pages 161 to 181).

Also Synoptical Tables of the foregoing detailed statements, so arranged Synoptical as to compare the Companies one with another in respect of Assets and Tables. Liabilities; in respect of Income and Expenditure; and finally, to contrast the amount at risk with the Surplus of Assets (pages 185 to 203).

A Register is added of the Insurance Companies that, at December 31st, Register of 1880, were under the superintendence of the Government of Ontario; and Companies the list indicates the Companies that have discontinued business since that date.

Of new Mutual Companies, one—the Yarmouth Mutual—has completed New its organization and is now in operation; another—the Norfolk Mutual—Companies. has filed in my office the preliminary documents.

THE RECENT JUDGMENT OF THE PRIVY COUNCIL OF ENGLAND.

The legislative authority of the Province of Ontario in matters of Insurance has been definitely affirmed by the decision of the Privy Council of England, which was delivered on the 26th of November, 1881. This question was raised by the defendant Companies in the suits of Parsons v. The Citizens' Insurance Company of Canada, and Parsons v. The Queen Insurance Company; and the Ontario Policy Act (39 Vic., ch. 24— R.S.O. ch. 162)—imposing conditions upon all fire policies insuring property situate in Ontario-was alleged by the companies to lie beyond the legisla-The constitutional question was pushed to tive authority of this Province. the length of affirming that a Provincial Legislature has no right to regulate Insurance in any form, or even to incorporate Provincial Insurance Com-Largeinterests panies. The magnitude of the interests involved in this apparently narrow question may be best estimated from the views expressed by the Judges of

involved.

the Supreme Court of the Dominion.

CHIEF JUSTICE RITCHIE said: "If the legislative power of the Provincial Legislature is to be restricted and limited, as it is claimed it should be, and the doctrine contended for in this case is carried to its legitimate logical conclusion, the idea of the power of the Local Legislature to deal with the local works and undertakings, property and civil rights, and matters of a merely local and private nature in the Province, is to a very great extent illusory."

MR. JUSTICE HENRY: "If once decided that contracts for fire insurance are necessarily beyond the powers of the Local Legislatures, where can a line be drawn to save to them the power to legislate touching the wages and contracts connected with manufacturing, mercantile or other transactions, or in respect to liens on personal estate in the shape of stocks of goods, or in

respect to the mercantile shops or warehouses?"

Mr. Justice Fournier, giving the judgment of the Court: "If this be so—if everything which has reference to commerce could for this reason come under the exclusive control of the Federal power, the greater part of the powers of the Provinces would thus become of no avail, for 'commerce' in its most comprehensive meaning extends to everything. It is, as defined by a French author, 'C'est échange de produits et de service. C'est en dernière

analyse le fonds de la société."

Origin of Policy Act.

As the Policy Act has now become historical, and as it will necessarily form the basis of future legislation in matters of Insurance, it will be well, in a document intended to inform the public on such questions, to recall the circumstances that gave rise to this statute. The position of Insurance contracts prior to the Policy Act was thus described in the Queen's Bench by Mr Justice Armour (in Ballagh v. Royal Mutual Fire Insurance Company): "Before the passing of the Act R. S. Ont., ch. 162, Insurance Companies could endorse just such conditions as they pleased upon their policies, whether such conditions were reasonable or unreasonable, and some Insurance Companies carried their power in this respect to such an extent that they endorsed conditions upon their policies of such a character that no person insured could comply with them; and whether they would pay a just claim or not was a matter entirely at their option, for it could not be recovered if they resisted Thereupon every person began to call upon the Legislature to interfere to put a stop to such injustice, and no one called so loudly as the judges."

Matters finally became intolerable, and in the case of Smith v. Commercial Union Insurance Company the Court of Queen's Bench judicially expressed the necessity of legislative interference. The Legislature of Ontario, adopting the suggestion, passed a statute (38 Vic., ch. 65) authorizing the issue of a Commission to three or more persons holding judicial office in the Province, "for the purpose of determining what conditions of a fire insurance policy are just and reasonable conditions" (section 2). This Act was not dis-Judicial Comallowed by the Dominion Government, and under Order in Council dated mission 26th January, 1875, a Commission was issued by the Lieutenant-Governor of Ontario to "The Honourable William Buell Richards, Chief Justice of Ontario; the Honourable John Godfrey Spragge, Chancellor of Ontario; the Honourable John Hawkins Hagarty, Chief Justice of the Court of Common Pleas; and the Honourable Samuel Henry Strong and the Honourable Christopher Salmon Patterson, Justices of the Court of Error and Appeal."

On the 14th of January, 1876, a Report was made by the Commission, Report of signed by three of the five Judges, Chief Justice Richards and Mr. Justice Commission. Strong having, before the conclusion of the labours of the Commission, been called up to the Supreme Court. The following Judges signed the Report: Chancellor Spragge, Chief Justice Hagarty and Mr. Justice Patterson. These judges state in their Report that "Mr. Justice Burton and Chief Justice Harrison were requested to lend their assistance to the Commission, and were present at several meetings. They concur in the conditions as signed by the Commissioners, and lend the weight of their authority towards their acceptance." The Report further states that "these conditions have been settled after considera-Framework of tion of the policies of all the Insurance Companies doing business in the Prov-Statutory ince. Suggestions have also been received from several prominent merchants, Conditions. and the policy suggested by a Committee of the Dominion Board of Trade has also been made use of. The Board of Fire Underwriters of Toronto were furnished with a draft of the proposed conditions, and their suggestions and criticisms were received by the Commission, and, when practicable, admitted. It is hoped, therefore, that the present conditions, as settled, embody what is reasonable in the views of the two great classes interested,-Insurers and Insured."

The conditions recommended by this weighty Judicial Commission were adopted in their entirety by the Legislature of Ontario, and they form the now famous Statutory Conditions appended to the Act 39 Vic., ch. 24 (R. S. O., ch. 162). "This Act," to quote Chief Justice Ritchie, "was never disallowed, Policy Act for but has since its passage been acted on; and the Ontario Reports show that years unquestioned. questions as to its construction have been before the Courts of Ontario without its validity having been impugned by either Bench or Bar; and, when the When quespoint was raised, its validity was affirmed by the unanimous opinion of the tioned, held valid by Court to whom the question was first submitted; it was so held and acquiesced Courts. in, in two cases unappealed from; and, when again raised in the present cases (Parsons v. Citizens' Insurance Company of Canada, and Parsons v. Queen Insurance Company), the Court of Queen's Bench unanimously re-affirmed its former decision, and, on appeal, the Appeal Court of Ontario unanimously affirmed that decision. But this is not all; we have the Dominion Parliament Provincial recognizing, by expressed statutory terms, the right of the Local Legislature jurisdiction in to incorporate Insurance Companies, and to deal with insurance matters." serted by Here was cited the Dominion Act of 1868 (31 Vic., ch. 48), passed, as Chief Dominion Justice Ritchie observes, "when the intention of the Parliament of Great Parliament. Britain in enacting the British North America Act must have been fresh in the minds of the leading men who first sat in the Dominion Parliament, and who had taken the most prominent part in discussing and agreeing on the terms of Confederation and the provisions of the British North America Act. and who, we historically know, watched its passage through the Parliament of Great Britain." After this retrospect it will be admitted that the Chief Justice of the Supreme Court was amply sustained in saying of the Ontario Policy Act, "There never probably was an Act, the validity of which was questioned, that came before a Court so strongly supported by judicial and

legislative authority as this Act." This unexpected constitutional issue was probably suggested to the Queen Insurance Company by its successful resistance in Quebec to the imposition of a Provincial stamp duty on policies of insurance, though in this case, as I shall have occasion further on to repeat, the Privy Council gave judgment for the Company on very different grounds from those relied on in its resistance to Provincial legislation. In the suits now under discussion, the judgment of the Supreme Court

Question be-Court.

fore Supreme of Canada, by a majority of three Judges to two (Chief Justice Ritchie, Justice Fournier, and Justice Henry, against Justices Gwynne and Taschereau) affirmed the judgment of the Ontario Courts, but the Insurance Companies took a final appeal to the Privy Council. Of these appellant Companies, Privy Council. the Citizens' Insurance Company was constituted under its present name by

Appeal to Argument.

a special Dominion Act, and both Companies were duly licensed under the general Dominion Insurance Act (38 Vic., ch. 20). In behalf of the Companies it was contended that the Ontario Policy Act is beyond the legislative authority of this Province; also, generally, that the regulation of insurance is exclusively a subject for the Dominion Parliament, as falling within the terms "The Regulation of Trade and Commerce," which the British North America Act, 1867 (section 91), commits exclusively to the Dominion Parlia-Judicial Com- ment. The Judicial Committee by whom these issues were tried consisted of Sir Barnes Peacock, Sir Montague Smith, Sir Robert P. Collier, Sir Richard

mittee.

Judgment.

Couch, and Sir Arthur Hobhouse. Judgment was delivered on the 26th of November, 1881. The decision of the Privy Council is of such great public interest and importance, that in an Appendix to this Report I have reprinted it at large, from an official copy of the judgment itself.

The results now finally reached, after prolonged litigation, may be conveniently treated under two heads:-

I.—The Legislative Authority of Ontario in Matters of Insurance.

Analysis of judgment.

Under this head the practical issues decided may be for popular information perhaps best analysed in the interrogative form:

1. Does the Ontario Policy Act fall within Section 92 of the British North America Act, which defines the exclusive jurisdiction of the Provincial Legislatures?

Policy Act valid.

Held by the Judicial Committee: that the Ontario Policy Act does fall within Section 92, and that it is valid, because such legislation is embraced in the phrase "Property and civil rights in the Province."

2. Does the subject-matter of the Ontario Policy Act fall also under Section 91, which defines the general jurisdiction of the Dominion Parliament, and exclusively commits to it the "Regulation of Trade and Commerce?"

Insurance contracts not trading contracts: even if trading contracts, not under Dominion jurisdiction.

Held: that Insurance contracts do not fall within the scope of the phrase "Regulation of Trade and Commerce," because "contracts of indemnity made by insurers can scarcely be considered trading contracts;" and, further, because it would seem that the only contracts committed to Dominion legislation are "Bills of Exchange and Promissory Notes" (Section 91, No. 18).

3. Has the Dominion Parliament authority to incorporate Insurance

Companies for the whole Dominion?

Held: that the Dominion Parliament has such authority; but that this Dominion Parliament may authority arises not from the supposed legislative connection of insurance incorporate with trade or commerce, but from the general legislative authority enjoyed Insurance Companies for by the Dominion Parliament in matters other than Provincial. Dominion .

4. Has the Dominion Parliament authority to legislate on insurance contracts for the Province of Ontario specially?

Held: that the Dominion Parliament has no such authority, because Dominion has "its authority to legislate for the regulation of trade and commerce does not jurisdiction comprehend the power to regulate by legislation the contracts of a particular over insurance business or trade, such as the business of fire insurance, in a single Province." contracts in Provinces.

5. Has the Dominion Parliament authority of itself to enact a general

law for all the Provinces regulating insurance contracts?

Apparently not, if we consider the points defined or decided by the Privy Council in conjunction with Sections 92 and 94 of the British North America Act :-

(a) Contracts of insurance were held to fall under the phrase, "Property Insurance falls and civil rights in the Province." (Section 92.)

under "property and civil rights."

(b) "Property and civil rights in the Province" are exclusively subjects Property and for Provincial legislation (Section 92), except where uniform legislation for the whole Dominion is attempted (Section 94); but

tion exclusively.

the Parliament of Canada making provision for such uniformity shall not have only be had by effect in any Province unless and until it is adopted and enacted as law by the assent of Legislature thereof." (British North America Act, 1867, Section 94.)

(d) In any matter touching "Property and civil rights," unless the Conflict of Dominion legislation were re-enacted by the Provincial Legislatures (as pro-legislative vided in Section 94), there would arise the interference—of which the Judicial Committee gave as an illustrative case the incorporation of a Company for the holding of land in mortmain—where a Company specially incor-Case of porated by the Dominion Parliament may by Provincial Statutes be legally mortmain Company. debarred from exercising its corporate powers in each and all of the Provinces of the Dominion.

The seeming conflict of laws that would arise in the contingency just stated was deliberately considered by the Privy Council, but was not regarded as a legal paradox, which Mr. Justice Gwynne and Mr. Justice Taschereau, the dissenting minority of the Supreme Court, declared it. In Analogy of fact, do we not daily witness a similar interference of laws in our cities Municipal byand towns, where manufacturing companies specially incorporated, and thus laws. in effect specially licensed by the Provincial Legislature, are still subject to the various municipal codes which usually contain restricting by-laws for the preservation of the public health, for protection against fires and explosions, and for the oversight or the exclusion of dangerous industries? So that, as a Dominion Act of Incorporation may, in its practical applications, be nullified by Provincial Statutes, so a Provincial Act of Incorporation may, in its turn, be nullified by municipal by-laws. And further, where a Company incorporated by the Province proposed to do a specially hazardous business, say the manufacture of fireworks, within the edge of a city's limits, it is not conceivable that the city may legally forego its undoubted right of exclusion in consideration of the Company's depositing securities as an indemnity fund in case of explosions? Now, by analogy, in the admittedly hazardous business of fire and life insurance, how could the Province be legally or even reasonably debarred from exacting local oversight and local securities if its Legislature considered such precautions necessary for the better protection of the property and the civil rights that have been specially and exclusively committed to its care? Finally, is it not the acknowledged law that trading Companies generally, though incorporated by the Dominion Legislature, are subject to the full control of municipal by-laws?

And if this is the law, why should trading Companies—as certain Insurance Companies strenuously describe themselves—be exempted from that legislative jurisdiction of which the municipalities themselves are a mere creation?

First practical result.

The first practical result of the judgment of the Privy Council is, that the Province of Ontario enjoys exclusive legislative authority to regulate its own contracts of insurance, no matter whether the contracting Companies are foreign or Canadian, Dominion or Provincial. And here another large question comes into view—

What does the Regulation of Insurance Contracts comprise?

The Judicial Committee do not address themselves directly to this question; and for its solution we must for the present depend on the *principles* set forth in the judgment, supplementing these principles by the explicit declarations of those of our judges who made the same principles the groundwork of their decisions.

"Regulation" of Insurance Contracts.

Provincial legislation paramount within its own sphere.

An Act of Incorporation a continuous license.

"Supreme National Sovereignty."

Judgment of Supreme Court.

Franchise of trading cor porations subject to the lex loci.

Were it not for the existence of the Insurance License Act of the Dominion there could be no room for difference of opinion. All would construe such Provincial regulation to include the local securities and the local oversight required by all other legislative bodies that have undertaken to regulate insurance contracts. But the Privy Council have just given us the important principle that the real or supposed interference of Dominion legislation does not thereby exclude the Provincial Legislature from its full jurisdiction; that the Dominion is not in this general sense paramount; nor, in a conflict of powers is the Provincial legislation necessarily overborne by the legislation at Ottawa. Now, with regard to Acts of Incorporation, the effect of such an apparent conflict of laws has been defined by their Lordships (illustrating the question by the case of the Mortmain Company) as leaving to the Dominion Company its bare existence and corporate status, without competency to carry on business in the Provinces. But, in the absence of a Licensing Act, does not an Act of Incorporation operate as a special and continuous license? And if, as against this larger Dominion license, Provincial law does admittedly prevail, who can doubt that Provincial law would likewise prevail over the Departmental insurance licenses annually issued by the Dominion? Here another consideration occurs to the mind. If, as was contended by the Insurance Companies, Provincial legislation is overborne by a Dominion Act of Incorporation or by the Dominion License Act, would not the Dominion legislation in its turn be overborne by an Imperial Act of Incorporation? This is an obvious, if not indeed a necessary extension of the constitutional argument employed in behalf of the Citizens' Company of Canada; and accordingly, the Queen Insurance Company of England did raise this very contention. If the doctrine of "Supreme National Sovereignty," as it was termed in some of the judgments of the Supreme Court, could with any propriety be affirmed of the Dominion over a Province, certainly with far more force and propriety may it be affirmed of the Empire over the

On this aspect of the argument before the Supreme Court, Mr. Justice

Fournier delivered judgment as follows:-

"Besides the question raised as to the constitutionality of the Act, the Company (Appellant) contends that, because it has been incorporated by the Parliament of Great Britain, it is not subject to provisions of the Act now under consideration. Whatever may be the origin of these corporations, whether they owe their existence to the Parliament of the Dominion, or to the Provincial Legislature, or to a foreign power, they are nevertheless, in the one case as the other, subject, in order to exercise their franchise, to the conditions which may be imposed upon them by the laws of the country where they desire to exercise such franchise. These corporations are in reality only

Commercial Associations, which only differ from ordinary commercial partner-Insurance ships as to the limited liability of the members therof. The Federal Statute, by are commerthe first section, treats them as ordinary associations of individuals transacting cial associa-insurance business. These corporations cannot, any more than other associations, set themselves above the law, to which they are obliged to conform. Our large commercial houses, which have branch houses in the different Provinces of the Dominion as well as in foreign countries, have never for a moment pretended that they could set themselves above the laws of the Provinces or countries in which they carry on business, and claim that they shall be subject only to the laws in force at their principal place of business. Whatever may be the inconvenience, are they not obliged in all their contracts to conform themselves to the laws of the country where they carry on business? It would, no doubt, be much simpler and more advantageous for Insurance Companies to have the power of themselves determining their conditions, and of imposing them on all countries where they might open offices. Would not this be putting them above the law? Far from recognizing that they have such privileges, numerous authorities and judicial decisions agree to the contrary. This point has already been decided in the case of Paul v. Virginia, already cited, in which Mr. Justice Field says:—'A recognition of its exist-Analogy of ence [corporation], even by the other States, and the enforcement of its United States. contracts made therein, depend greatly on the comity of those States, a comity which is never extended when the existence of the corporation or the exercise of its power is prejudicial to their interest, or repugnant to their interest. They may exclude this foreign corporation, they may restrict its business to particular localities, or they may exact security for the performance of its contracts with the citizens, as in their judgment will best promote the public interest. It is hardly necessary to cite authorities on this point, as it is only the application of the elementary rule, 'Locus regit actum.'

On the same occasion, in the Supreme Court, Mr. Justice Henry said :- Supreme

"The Dominion Parliament has power to enact general regulations in Dominion canregard to trade and commerce, but not to interfere with the powers of the not interfere Local Legislatures in the matter of local contracts, amongst which are with local contracts. included policies of insurance against loss of fire on property in the respective Provinces."

And again: "If the power to regulate the matters in question be with the Powers of Local Legislature, it is not easy to find the authority to question, control, or Provincial Legislatures. limit its exercise."

In the Citizens' Insurance Company v. Parsons, while before the Ontario Ontario Court of Appeal, the following language was used by Mr. Justice Burton, Appeal Court —Mr. Justice whose dicta on other aspects of this question have been remarkably sus-Burton: tained by the Privy Council:—"The Parliament of the Dominion has no power to authorize a Company [that is, a Fire Insurance Company] of its exclude or creation to make contracts in Ontario, except such as the Legislature of that exact securi-Province may choose to sanction; they [that is, the Legislature of the Proties from Dominion vince] may, if they think proper, exclude such corporation from entering into Insurance contracts of insurance here altogether, or they may exact any security which Companies; they may deem reasonable for the performance of its contracts."

"The artificial being created by the charter is authorized to make such and may set contracts as come within its designated purposes; but the Legislature grant-terms and conditions generated by the classical states of the designation of the contracts as come within its designated purposes; but the Legislature grant-terms and conditions generated by the classical states of the contract of the contrac ing the charter can give no privileges to be exercised within any of the Provinces ally. except with their assent and recognition, and it follows as a matter of course that these may be granted upon such terms and conditions as the Provinces

think fit to impose."

Mr. Justice

Paramount authority of each Legislaown sphere.

Dominion legislation on Insurance is ultra vires.

Attorney General of Quebec v. Queen Insur-

A case of licensing Insurance Company by of Quebecjudgment.

Right of Prov-Insurance Companies.

Judgment of Privy Council.

Actinquestion a Stamp Act, and therefore invalid.

Admissible of Insurance.

Proposed system of license reseming system whatever;

"Within their respective limits each Legislature is supreme, and free from any control by the other. The Dominion Parliament has no more ture within its authority to regulate contracts of this nature [that is to say, contracts of fire insurance] within any of the Provinces than has the Legislature of the Province to attempt to regulate promissory notes, or bills, or bills of exchange. The terms on which insurance business is to be carried on within the Province is a matter coming exclusively within the powers of the Local Legislature, and any legislation on the subject by the Dominion would be ultra vires. The Local business with Legislature has the exclusive discretion as to the conditions under which it in the Province [that is, the business of insurance] shall be carried on within the counties of this Province."

As against these weighty dicta, reference has sometimes been made to the judgments in the case of Angers, pro Regina, and The Queen Insurance Co. In that suit the Attorney-General for the Province of Quebec proceeded under ance Company. the Provincial statute 39 Vic., c. 7, and claimed from the defendant Company a penalty of \$150 for issuing three insurance policies without having affixed to them the stamps required by the statute. But here the question discussed and decided was not the competency of the Quebec Legislature to license Insurance Companies, but its competency to levy a tax in the nature policy stamps, of a stamp duty. In the Queen's Bench, Chief Justice Sir A. A. Dorion Queen's Bench said:—"The charge imposed is clearly an indirect tax; it is not imposed on the Insurance Company itself, but upon the business which it is doing—that is, the insurer is obliged to place a stamp on every policy issued, according to the amount of such policy. It is as much an indirect tax as the taxes of excise or of customs. They are not intended to be paid by the insurer, but to be paid by the insured, whoever they may be.

"This case must be brought under the provisions allowing the Local inces to license Legislature to grant licenses. I am not prepared to state that the Local Legislatures have not the right to grant licenses to Insurance Companies, banks, etc.; but if the Legislatures have that right, they must do it in such form as not to violate one of the restrictions of the Confederation Act, which does not authorize them to impose indirect taxes."

On appeal to the Privy Council, their Lordships held that a License Act by which a licensee is neither compelled to take out nor to pay for a license, but which merely provides that the price of a license shall consist of an adhesive stamp to be paid in respect of each transaction, without declaring whether it shall be paid by the licensee or the person who deals with him, is virtually a Stamp Act, and not a License Act. Held also that the imposition by a Provincial Legislature of a stamp duty on policies, renewals and receipts, with provisions for avoiding the policy, renewal, or receipt in a court of law if the stamp is not affixed, is not warranted under sec. 92, sub-sec. 2, of the British North America Act of 1867, which authorizes the imposition of direct taxation only.

On the various admissible forms of license their Lordships used the folforms of Provincial Licenses lowing language:—"It was alleged on behalf of the appellants, that, though at first sight it might appear that this was not a license, and that this was not the price paid for a license, yet that it could be shown by the existing legislation in England and America that licenses were constantly legislation in England and America that licenses were constantly granted on similar terms, and that therefore, in construing the Dominion Act, we ought to construe it with reference to this other subsisting legislation. Their Lordships think that a very fair argument. But the question is, is it true in fact? When the instances which were produced were examined, it was found that they were of a totally different charbled no exist. acter. They might be described as licenses granted to traders on payment of a sum of money; but the price to be paid by the trader was estimated either according to the amount of business done by the trader in the year previous to the granting of the license, or with reference to the value of the house in which the trader carried on business, or with reference to the nature of the goods, as regards quantity especially, sold by the trader in the previous year. They were all cases in which the price actually paid by the trader for the license at the time of granting it was ascertained by these considerations: it was a license paid for by the trader and the actual price of the license was ascertained by the amount of trade he did. But this [i.e. the Quebec policy stamp] is not a payment depending on that sense on the amount of trade previously done by the trader; it is a payment on every transaction occurring in the year for but simply a which the license is taken out, and is not really a price paid for a license, but, as Stamp Act. has been said before, a mere stamp on the policy, renewal, or receipt."

Even from this judgment it would seem that had the Province of Quebec based its insurance license fees on the actual business done by the Insurance Companies,—levying them each year, say on the premiums received during the year next preceding,—the legislation would have been intra vires. In any case, Question of the question of license was here complicated with another question, that of License distinct from license fees; but these two questions have no necessary connection whatever, question of License Fees.

It will be noticed that, in the judgment of the Privy Council in Angers and Difficulties of The Queen Insurance Co., Insurance Companies are treated as traders; where-Dominion as in the recent decision the Judicial Committee distinctly intimate that con-Insurance. tracts of insurance are not, under the English law, trading contracts. It seems Under English probable that this remarkable difference of treatment had relation to the dif-law, Insurance ferent Provinces from which the appeals were taken. The Civil Code of Lower not a trade. Canada was enacted into law by a statute of the old Canadian Parliament; and, under the terms of the Confederation Act, Lower Canada is confirmed in Civil Code of the enjoyment of its own laws. Now, by Article 2,470 of the Civil Code, all Quebec makes Insurance a insurance contracts other than Mutual "are by their nature commercial." In trade, fact this interpretation and the general subject of commercial law as interpreted in the Province of Quebec, strike down into the deeper soil of language and nationality. The French of Quebec naturally interpret laws in the same sense as the jurists of France and of the other Latin nations of Europe. This is well illustrated by the judgment of Mr. Justice Taschereau in the present Hence there is a peculiar significance in the observation of the Privy Council when their Lordships say in their recent judgment, that whether insurance is to be considered a trade "must depend upon the sense in which that word is used in the particular statute to be construed." And this illustrates the hopelessness of attempting at Ottawa any general legislation on insurance contracts, even had it been decided that the Dominion Parliament enjoyed such jurisdiction. What hope of useful legislation when the two great races that constitute the Dominion cannot even take the first step together, but disagree as to the very nature of the insurance contract itself?

Even if in an appeal from a Province using English law, we read the Civil Code of Quebec into the British statute by which our Federation is constituted; also if we read out of every Dominion Act, as invalid, all acknowledgments of Ontario's concurrent jurisdiction in insurance; and if, contrary to the intimation of the Privy Council when defining English law, we accept Mr. Justice Gwynne's dictum that "in England fire insurance has always been regarded as a trade," still, and in spite of all this, it would by no means follow that contracts of insurance would thereby pass under the jurisdiction of the Dominion Parliament. On this point the Chief Justice of our Supreme Court said :-"I am willing to assume that Insurance Companies may be considered trading Insurance, Companies, and yet it by no means follows that the legislation complained of even if a trade, need not fall is beyond the power of the Local Legislature." It would further seem that under general commercial law is not under the jurisdiction of the Dominion Parlia- Chief Justice ment. In delivering the judgment of the Supreme Court, Mr. Justice Fournier Ritchie. said :- "In our constitutional Act, I cannot find anywhere that commercial Commercial law is under the jurisdiction of the Dominion; it seems to me, on the con-Law not under

Dominion jurisdiction.

trary, that the Act, by assigning specifically to the Dominion legislative control over a part of the commercial law, such as any law on Navigation, Banking, Bills of Exchange, Promissory Notes and Insolvency, has left the residue to the jurisdiction of the several Provinces as coming under the head 'Civil Law.

Practice in Judgment of Supreme Court.

"In this view of the case, the Act [Ontario Policy Act] now under consideration would derive its authority from the power of the Provinces to legislate on civil rights. It is on this principle that Paul v Virginia (8 Wallace, 168) was decided. A law passed by the State of Virginia enacted that United States. Insurance Companies, not having been incorporated under the laws of the State, could not transact any business within the limits of the State without previously taking out a license and depositing a certain sum as security for the rights of the assured. The Plaintiff contended that the law was unconstitutional, because it was contrary to the power of Congress to regulate trade and commerce. Mr. Justice Field, who delivered the judgment of the Court [the Supreme Court of the United States], made use of the following lan-

In American law, Insurance not a trade.

"'Issuing a policy of insurance is not a transaction of commerce. The policies are simply contracts of indemnity against loss by fire, entered into between the corporation and the assured, for a consideration paid by the latter."

General Practical Effects of the Foregoing Decisions.

Consequence of recent Privy Council judgment.

The regulation of insurance by the Province would thus include license, deposits, oversight, and generally such local safeguards as the Provincial Legislature may think proper to require. The two dissenting judges in the Supreme Court admitted that, if the Policy Act were valid,—as it has since been declared to be—the unrestricted jurisdiction of the Province in Insurance would necessarily follow.

Province may at its discretion exclude Dominion Insurance Companies.

Mr. JUSTICE TASCHEREAU: "The Court of Appeal of Ontario goes as far as to say that an Insurance Company, created and authorized by the Dominion of Canada to do business throughout the whole Dominion, can be excluded from making contracts in the Province of Ontario by the Provincial Legislature; and there is no doubt that it is so, if the Provincial Legislatures have, as held by the Ontario Courts, the power to regulate the insurance trade. * * * * If the Ontario Legislature can exclude an Insurance Company from the Province of Ontario, it must be conceded that all the other Provincial Legislatures have the same right in their respective Provinces. So that, according to this theory, if all the Provincial Legislatures should exercise this right, a Company created and authorized by the Federal Parliament to do business all through the Dominion could not do their business anywhere in the Dominion."

[This, it will be remembered, is precisely the result that has since been fully recognized by the Privy Council as within the legislative discretion of the Provinces.

Province has like authority over all other trades.

Mr. Justice Gwynne: "If the Local Legislature had jurisdiction to pass the Act under consideration [Ontario Policy Act], it is obvious that it has the like jurisdiction over all other trades, so that what is asserted on behalf of the Local Legislatures is the exclusive right to legislate in such a manner as to regulate and control all trades, and to exclude, if they think proper, all persons and corporations, as well foreign as domestic, from carrying on their respective trades within the Province of Ontario. The Local Legislatures have the right so to legislate, if they have the power to pass the Act under consideration."

Dominion jurisdiction limited practi-

Under all judicial decisions, therefore, it seems clear that in Insurance the jurisdiction of the Dominion Parliament is practically restricted to the incorporation of Dominion Insurance Companies. The Privy Council gave no

decision as to the validity of the Dominion Act for Licensing Insurance cally to incor-Companies, but their Lordships emphatically affirmed that the Act, if valid, porating Com-"in no way interferes with the authority of the Legislature of the Province of Ontario to legislate in relation to contracts which corporations may enter into Dominion in that Province." In the first Session of the Confederate Parliament (1868), Legislature when Insurance Bills were introduced into the Commons, the gravest con-doubts its own stitutional doubts were felt and freely expressed on both sides of the House jurisdiction in Insurance. as to the Dominion Parliament having any jurisdiction whatever in License Act of matters of Insurance. This feeling was so strong that one Insurance Com- 1868. pany applying for a Dominion Act of Incorporation was forced to withdraw its Bill and take it to the Ontario Legislature. And as to the Insurance License Act, which was introduced on the 17th of March, the constitutional question was so serious that no less than four different drafts of a measure were submitted by the Ministry before the House could be induced to entertain the question. A License Bill reached a second reading in a very thin House and in the expiring hours of the Session; and in commending it to the House on this occasion the Hon. Mr. Rose, who as Finance Minister had Hon.Mr. Rose the Bill in charge, explained that, in deference to the constitutional scruples of members, he had introduced into the measure a distinct recognition of Provincial jurisdiction in matters of Insurance. On the motion for the second reading of the Bill, Mr. Mackenzie, as leader of the Opposition, moved Hon. in amendment, "That, in the opinion of this House, the regulation of Insurance Mr. Mackenzie Companies is a subject properly within the jurisdiction of the Provincial Legislatures;" and he stated that if there was any matter that peculiarly belonged to Local Legislatures, it was the business of Insurance.

The Hon. Mr. Chauveau, speaking for the Province of Quebec, also Hon. expressed the opinion that the subject of insurance ought in strictness to be Mr. Chauveau. remitted to the Local Legislatures.

Mr. Blake, in supporting Mr. Mackenzie's amendment, pointed out that Hon. the Bill itself explicitly recognized the authority of the Provinces to legis- Mr. Blake.

late for Insurance, and he strongly deprecated concurrent legislation.

Whenever the Confederation stretched from Ocean to Ocean, it must have become evident to every thoughtful person that, in Canada, as in the United States, a system of local oversight and local securities would ultimately be indispensable. When remote Provinces should become wealthy and Local overpopulous, and when insurances on the homes and lives of the people became sight and so customary as to form part of the domestic life of the Province, no one dispensable. could reasonably expect that in such purely domestic concerns, those great and distant Provinces would long take direction from Ottawa. When an Insurance Company was known to be locally doing a reckless and ruinous business, would British Columbia allow the Company to go on increasing its responsibilities until an officer could be detailed from Ottawa to report upon its general stability? Where it became necessary to administer the public securities of an embarrassed Company, would Manitoba postpone the settlement of its urgent local claims until a schedule could be prepared of the Company's creditors in all the other Provinces, from Prince Edward Island to Vancouver? And so the list of difficulties may be indefinitely extended.

In the hearing of the present question before our Supreme Court, the Bench as well as the Bar quoted, with manifest deference, the decisions of the Supreme Court of the United States. By the 8th section of the first Article of the Constitution, Congress is empowered "to regulate commerce with foreign nations, and among the several States, and with the Indian tribes." In Paul v. Virginia it was held by the Supreme Court (8 Wallace, U.S. S.C. 168),

"That a State statute compelling a foreign Insurance Company to take out a Extent of local license and make a deposit of bonds with the State Treasurer, according to the Control over Insurance in amount of its capital preliminary to transacting business in the State, is United States.

Early laws of Massaolius

Existing practice in New York

tst. As to Companies from other States;

2nd As to Canadian Companies; 3rd. As to Companies beyond the sous.

Nature and amount of securities,

Custody of scourities.

Satisfactory results to policy holders

Pedmical paints in Policy Act docaded

not in conflict with the clause of the constitution of the United States which declares that Congress shall have power to regulate commerce with foreign nations, and among the several States." The established practice in the United States is to commit unreservedly to the legislation of the several States, the whole subject of Insurance, so that not even a bureau of Insurance Statisties has been organized at Washington. This constitutional question was settled very soon after the close of the Revolutionary War. The Insurance Laws of Massachusetts extend back into the last century; they are among the earliest, and they admittedly rank as among the safest models of insurance legislation. In order to complete my review of this branch of the question, I shall quote the practice as it now exists in New York—the State that most nearly resembles Outario in its geographical situation and in its general commercial relations. In his Report for ISSI, Superintendent Fairman writes as follows: "The practice of the Department has become fixed and settled that no Company from another State of the United States shall be admitted to do business in this State until it shall have been subjected to the careful examination of its affairs by this Department at its home office, or until it shall have been presented a certificate of such examination by the Insurance Superintendent or Commissioner of its own State, and submitted also satisfactory sworn statements by its officers of its condition. The rule as to Canadian Companies is always to make a personal examination by this Department. With reference to Companies whose home offices are beyond the seas, such personal examination is manifestly impracticable, and therefore the Department is compolled to reach a conclusion on the sworn statements as submitted by the officers of such Companies. But the requirements of the law in relation to foreign Companies are so exacting, that any necessity for such personal examination seems really to be obviated. All such Companies must keep a deposit in securities of the same general class which American Companies are required to furnish, either in this Department or in the hands of trustees approved by it, a sum sufficient to protect all their liabilities in this country. This sum is fixed at \$200,000 on the original admission, and must be increased animally in accordance with the increase of their business as shown by their annual statements, so as to make at the commoncement of every recurring year a surplus of \$200,000 beyond liabilities on deposit with this Department, and with trustees subject to the approval of this Department, for the protection of the policy holders. It would seem difficult to devise a system of fire insurance more absolutely secure. The entire capital of the Companies upon which their business is done here is deposited here, and is beyond their reach or control. They got such benefit from it as a National Bank gots from its securities deposited in Washington - the daily accruing interest which is paid to them but the securities themselves are as perfectly sequestered and held from use and handling by the Insurance Companies, as the Covernment bonds are from the banks. And at no time nor in any manner can the Companies reduce this deposit below an amount which leaves a surplus of \$200,000 beyond their liabilities in this country. As their liabilities decrease, they can withdraw to that margin, but the original \$200,000 must remain intact until all their liabilities are satisfied and cancelled," Under this careful system of the insurance, Superintendent Pairman is able to publish the remarkable statement that " During a term of seven years not a did ar has been last to any parison hald now acrosses or the inscription of any time Community arranged on arrives he somess in this State.

Having thus discussed at length the large questions that have been judicially declared to be involved in the validity of the Ontario Policy Act, I shall now briefly summarize the technical interpretation that the Privy Connect places on certain of its provisions. In this aspect, also, the recent

decision is of great consequence to the Province of Outrice

II.—INTERPRETATION OF THE ONTARIO POLICY ACT (R.S.O., ch. 162).

The Judicial Committee, having declared the Act itself valid, decided that, under its provisions-

1. Every fire policy insuring property situate in Ontario is to be con- All firepolicies strued as subject to the Statutory Conditions, whether the latter are printed on subject to Statutory

2. If the Company desires to substitute for the Statutory Conditions any Company's conditions of its own, it must print the Statutory Conditions on the policy, conditions and then indicate the desired variations in the manner prescribed by the must be indicated as re-Act; but such variations will avail against the Statutory Conditions only so printed in Act. far as they may be held by the Court or Judge to be "just and reasonable." Such con-

Conditions.

ditions subject to approval of Court.

3. The effect of a Company's printing on a policy only its own conditions, Company's is not, as hitherto supposed, to render the policy unconditional, but to render conditions, the policy subject to the Statutory Conditions without modification.

when not so shewn, are dis-placed by statutory conditions.

4. An interim receipt is prima facie not to be regarded as a policy Interim within the meaning of that term in the Policy Act (R. S. O., ch. 162): un receipt interim receipt, therefore, is not subject to the Statutory Conditions, unless, of not a poncy, therefore not course, the insurer chooses to make it so subject by express endorsement. subject to The interim receipt is not a policy, but a contract for a policy; and, as not Statutory falling within the terms of the Policy Act, it is subject to such conditions as Is a contract the insurers may endorse, provided these conditions are held by the Court to be for policy; just and reasonable.

and therefore, subject to Company's conditions if approved by

The above decision respecting the status of interim receipts will probably Legislation rebe considered to necessitate immediate legislation; for the great mass of com-quired. mercial insurance is carried by means of such receipts or "certificates" (as they are often called), and no policies pass between the parties. Hitherto both insurers and insured have taken it for granted that an interim receipt ranked as a short policy, and was subject to the same conditions.

In some other important particulars the existing Insurance Law requires Suggestion clearer definition; and several important matters are still unprovided for by for conference any existing enactment. Before any general revision is undertaken, however, I would respectfully suggest that a conference be invited of gentlemen whose executive endowments or whose length of experience might contribute valuable aid toward such further legislation.

I have the honour to be,

Sir.

Your obedient servant,

J. HOWARD HUNTER,

Inspector.

Massachusetts.

Existing practice in New York :-

1st. As to Companies from other States:

2nd. As to Canadian Companies; 3rd. As to Companies beyond the seas.

Nature and amount of securities.

Custody of securities.

Satisfactory results to policy-holders.

Technical points in Policy Act decided.

not in conflict with the clause of the constitution of the United States which declares that Congress shall have power to regulate commerce with foreign nations, and among the several States." The established practice in the United States is to commit unreservedly to the legislation of the several States, the whole subject of Insurance, so that not even a bureau of Insurance Statistics has been organized at Washington. This constitutional question was Early laws of settled very soon after the close of the Revolutionary War. The Insurance Laws of Massachusetts extend back into the last century; they are among the earliest, and they admittedly rank as among the safest models of insurance legislation. In order to complete my review of this branch of the question, I shall quote the practice as it now exists in New York—the State that most nearly resembles Ontario in its geographical situation and in its general commercial relations. In his Report for 1881, Superintendent Fairman writes as follows: "The practice of the Department has become fixed and settled that no Company from another State of the United States shall be admitted to do business in this State until it shall have been subjected to the careful examination of its affairs by this Department at its home office, or until it shall have been presented a certificate of such examination by the Insurance Superintendent or Commissioner of its own State, and submitted also satisfactory sworn statements by its officers of its condition. The rule as to Canadian Companies is always to make a personal examination by this Department. With reference to Companies whose home offices are beyond the seas, such personal examination is manifestly impracticable, and therefore the Department is compelled to reach a conclusion on the sworn statements as submitted by the officers of such Companies. But the requirements of the law in relation to foreign Companies are so exacting, that any necessity for such personal examination seems really to be obviated. All such Companies must keep a deposit in securities of the same general class which American Companies are required to furnish, either in this Department or in the hands of trustees approved by it, a sum sufficient to protect all their liabilities in this country. This sum is fixed at \$200,000 on the original admission, and must be increased annually in accordance with the increase of their business as shown by their annual statements, so as to make at the commencement of every recurring year a surplus of \$200,000 beyond liabilities on deposit with this Department, and with trustees subject to the approval of this Department, for the protection of the policy-holders. It would seem difficult to devise a system of fire insurance more absolutely secure. The entire capital of the Companies upon which their business is done here is deposited here, and is beyond their reach or control. They get such benefit from it as a National Bank gets from its securities deposited in Washington-the daily accruing interest which is paid to them-but the securities themselves are as perfectly sequestered and held from use and handling by the Insurance Companies, as the Government bonds are from the banks. And at no time nor in any manner can the Companies reduce this deposit below an amount which leaves a surplus of \$200,000 beyond their liabilities in this country. As their liabilities decrease, they can withdraw to that margin, but the original \$200,000 must remain intact until all their liabilities are satisfied and cancelled." Under this careful system of fire insurance, Superintendent Fairman is able to publish the remarkable statement that "During a term of seven years not a dollar has been lost to any policy-holder on account of the insolvency of any Fire Company organized or doing business in this State."

Having thus discussed at length the large questions that have been judicially declared to be involved in the validity of the Ontario Policy Act, I shall now briefly summarize the technical interpretation that the Privy Council places on certain of its provisions. In this aspect, also, the recent decision is of great consequence to the Province of Ontario.

II.—Interpretation of the Ontario Policy Act (R.S.O., ch. 162).

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Conditions.

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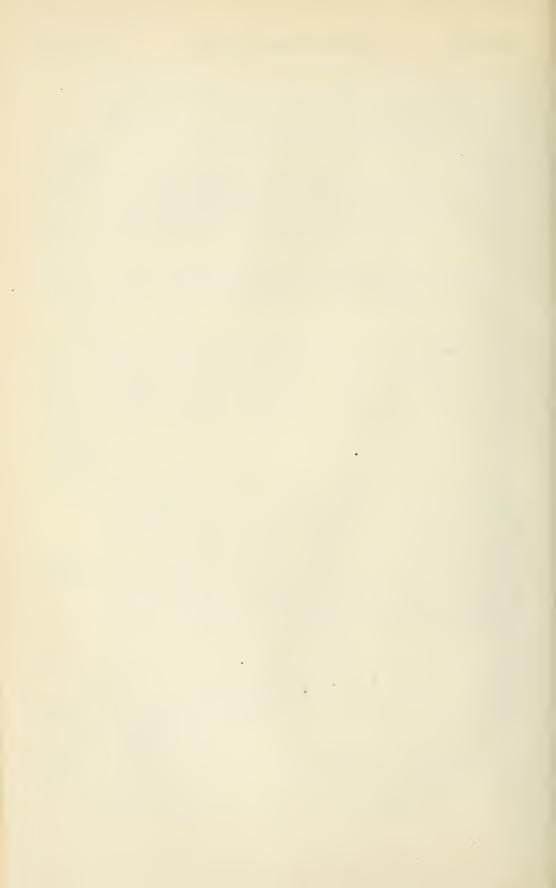
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I have the honour to be, Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector.



MIXED MUTUAL & CASH SYSTEM COMPANIES,

1880.



MIXED MUTUAL AND CASH SYSTEM COMPANIES.

1.

CANADA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HAMILTON, ONTARIO.

Commenced business, November, 1851.

President—Thos Stock.

Secretary—WM. J. LAWRENCE.

Unassessed premium note capital, \$38,208.23.

Deposited with the Treasurer of Ontario, par value, \$6,404.40.

Assets.

	cash value of mortgages, bonds, debentures and other securities held by the Company	\$7,293	67
66	cash at head office		
**	cash in Bank. 284 81 Total cash. ————	\$414	16
66	cash in agents' hands, or in course of transmission	5,840	
66	unpaid assessments less than one year overdue	3,480	24
46	unpaid assessments one year or more overdue \$29,985-79		
66	unpaid short date notes or due bills less than one year overdue.	4,726	32
6.6	unpaid short date notes or due bills one year or more overdue		
66	all other assets	5,538	28
Total assets	except premium notes	\$27,293	09
Amount of	unassessed premium note capital	38,208	23
	Total admitted assets	\$65,501	32

Liabilities,		
Amount of claims for losses due and payable		
" promissory notes or drafts issued in payment of claims not yet	\$6,946	95
matured	8,269	
" money borrowed from banks and still unpaid	16,825 17,307 2,820	72
Total liabilities	\$52,169.	88
Surplus of admitted assets over liabilities	\$13,331	44
Ratio of surplus to amount at risk on the mutual system, 0.68 per cent.		
Income.		
Amount of cash received as first payment on premium notes	\$2,463	50
" collected this year on assessments which were levied in prior years		
" of cash received as premiums for risks on cash system	6,042 18,488	
of interest received during the year of income from all other sources	114 5,796	95
Total income	\$32,905	70
Expenditure.		
Amount paid for losses which occurred in prior years \$6,171 67		
Amount paid for losses which occurred in prior years \$6,171 67 " losses which occurred during the past year. 13,275 37 Total amount paid for losses	\$19,447	04
" returned premiums	32	
" repayment of loans	3,247	95
Expenses:—		
Amount paid for fuel and light \$36 25		
" investigation of claims 805 74		
" interest		
" license and other fees		
" law expenses 857 94		
" printing, stationery and advertising . 222 10		
" rent and taxes 636 30		
" salaries, Directors' and Auditors' fees. 3,524–17		
" travelling expenses		
" postages, telegrams and express 389 53		
" other expenses 587–12	*0.00=	7.0
Total expenses carried out ————————————————————————————————	\$9,087 1,139	
Total expenditure	\$32,953	90

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ c. 29,750 00	\$ c. 1,930,253 00	\$ c. 1,960,003 00
Amount covered by Policies in force December 31st, 1880, on the Cash system	110,825 00	6,194,131 00	6,304,956 00
Total at risk			8,264,959 00

TOTAL RISKS.

	No. of Risks.	Amount Covered.
Policies in force at date of last statement	13,722	\$9,020,460 00
" Taken during the year, new and renewed	4,072	3,427,309 00
Total	17,794	12,447,769 00
Deduct Expired and Cancelled	4,974	4,182,810 00
Total	12,820	8,264,959 00

CLASSIFICATION OF RISKS.

	Farm and Non-Hazardous Risks in Cities, Towns and Villages.			Mercantile or other Hazardous Risks.		Mills, Factories and other Extra Hazardous Risks.	
Number of Policies and Amount at Risk in force on each	10948	\$6,976,540 00	1378	\$948,219 00	494	\$340,200 00	

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c.	\$ c.	\$ c.
Amount of Premium Notes or Undertakings received during the year	823 00	15,792 75	16,615 75 2,463 50

HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT TORONTO, ONT.

Commenced business July 8th, 1873.

President—W. H. HOWLAND.

Secretary—Hugh Scott.

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

Authorized Gurantee S	tock	\$500,000 00)
Subscribed "	"	100,000 00)
Paid up in cash "	"	20,000 00)
Unassessed premium no	ote capital	13,567 83	3
Deposited with Treasur	er of Ontario	10,000 00)

ASSETS

ASSETS.	
Mortgages— Amount of Mortgage	е.
1. Property in Toronto	
2. " "	Ø7 000 00
Stocks— Par value. Market value.	\$7,900 00
The ville Thanks ville	
20 shares Building Loan and Association. \$500 00 \$485 00	
60 " Ontario Bank	
	\$2,825 00
Deposits—	
Merchants' Bank	
Ontario " 17,890 37	
Commerce "	
Union Loan and Savings Society 5,354 90	
Building and Loan Association 5,897 34	
Cash at head office	
	\$36,026 83
Accrued interest	887 70
Amount of cash in Agents' hands, or in course of transmission	1,049 74
Total assets, except premium note capital	48,689 27
Premium note capital unassessed	13,567 83
Total ordinary assets	\$62,257 10

Besides the foregoing Assets, the Company holds in reserve \$80,000 of Guarantee Stock, uncalled.

LIABILITIES.

Amount of claims for losses reported. "required to re-insure all outstanding risks on cash system "of all other liabilities Total liabilities except paid up guarantee stock Paid up guarantee stock Total liabilities Surplus of ordinary assets over liabilities Ratio of surplus to amount at risk on the Mutual system, 3 per cent.	\$3,500 00 2,017 95 53 70 \$5,571 65 20,000 00 \$25,571 65 \$36,685 45
Income.	
Amount of cash received as first payment on premium notes "cash received for premiums on cash system." interest received during the year. Loss appropriation 1880. Total income.	\$14,548 17 4,898 56 2,333 23 2,219 17 \$23,999 13
Expenditure.	
Amount paid for losses which occurred in prior years \$2,301 15 " " losses which occurred during the past year. 3,219 00 " " re-insurances and returned premiums	\$5,520 15 3,208 38 2,000 00
Expenses: Amount paid for Commissions to Agents	
Total expenses carried out	5,742 95 238 16 \$16,709 64
Total expenditure	\$10,700 04

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Issued for four years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ c. 1,081,953 05	\$ c. 133,450 00	\$ c. 3,000 00	\$ c. 1,218,403 05
Amount covered by Policies in force December 31st, 1880, on the Cash system	291,258 27	71,590 00	2,500 00	365,348 27
Deduct re-insured	112,363 00	5,000 00		117,363 00
Total at risk		••••		1,466,388 32

TOTAL RISKS.

	No. of Risks.	Amount Covered.
Policies in force at date of last Statement	1,022	\$1,922,748 00
" Taken during the year, new and renewed	1,092	1,996,024 32
Total	2,114	3,918,772 32
Deduct Expired and Cancelled	1,241	2,335,021 00
	873	1,583,751 00
Deduct re-insured		117,363 00
Total		\$1,466,388 32

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for one year or less.	Issued for three years.	Issued for four years.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 12,321 4 3	\$ c. 1,219 40	\$ c. 27 00
Amount of Premium Notes or Undertakings received during the year	14,242 32	1,105 36	13 50

THE GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT GALT, ONT.

Commenced business, October, 1837.

President—James Young, M.P.P. | Secretary—Richard S. Strong.

Unassessed premium note capital, \$90,514.04

Deposited with Treasurer of Ontario, \$6,000. [Since increased to \$6,500.]

Amount of cash value of mortgages, bonds, debentures, and other securities held by the Company	\$17,560 00 4,945 46 5,126 41 308 77 520 43
fictived interest on investments	
Total assets except premium notes	28,461 07
Unassessed premium notes	90,514 04
Total	\$118,975 11
Liabilities.	
Amount of money required to re-insure all outstanding risks on the cash	
system	\$13,480 59
Amount of all other liabilities	30 19
Total liabilities	\$13,510 78
Surplus of assets over liabilities	\$105,464 33
Ratio of surplus to amount at risk on the Mutual system, 7.44 per cent.	

\$38,953 15

Income.		
Amount of cash received as first payment on premium notes " collected on assessments which were levied during the present year	\$4,139	48
" of cash received for premiums on cash system " of interest received during the year. " of income from all other sources.	22,399 25,209 781 131	02 75
Total income	\$52,661	35
6		
Expenditure.		
Amount paid for losses which occurred in prior years \$4,333 76 " " losses which occurred during the past year. 19,959 42 " " re-insurances and returned premiums bonus to Agents in profitable balances	\$24,293 811 1,157	76
Expenses:—	2,207	-
·		
Amount paid for Commissions to Agents		
" " license and other fees		
" " law expenses		
" printing, stationery and advertising. 718 10		
" rent and taxes and care of office 436 54		
" salaries, Directors' and Auditors' fees. 4,594 00		
" travelling expenses		
" postages, telegrams and express 420 68	#10.400	~ ~
Total expenses carried out ————————————————————————————————	\$12,429	
		26

MISCELLANEOUS.

Total expenditure.....

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ c.	\$ c. 1,416,945 00	S c. 1,416,945 00
Amount covered by Policies in force December 31st, 1880, on the Cash system	926,907 00	1,993,361 66	2,920,268 66
Total at risk	\$926,907 00	\$3,410,306 66	\$4,337,213 66

TOTAL RISKS.

	No. of Risks.	Amount Covered.
Policies in force at date of last Statement	4,589	\$4,019,780 00
" Taken during the year, new and renewed	2,902	
Total	7,491	
Deduct Expired and Cancelled	2,636	
Total	4,855	\$4,337,213 00

CLASSIFICATION OF RISKS.

	Farm and Non-Hazardous Risks in Cities, Towns and Villages.	Mercantile or other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and Amount at Risk in force on each	3,087—\$2,425,286 66	1,444—\$1,419,895 18	324—\$492,031 82

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and Assessments levied	\$ c. 90,514 04	\$ c. 90,514 04
Amount of Premium Notes or Undertakings received during the year	51,881 00	51,881 00
Payments thereon	41,139 48	41,139 48

ONTARIO MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT LONDON, ONT.

Commenced business, September, 1867.

President—Andrew McCormick. Secretary—John Smith.

Unassessed premium note capital, \$13,145.96.

Deposited with Treasurer of Ontario, \$2,000.

Amount		value of mortgages, bonds, debentures, and other securities eld by the Company	\$2,000	00
Amount		at head office	w - ,	
"		in Bank		
			1,660	82
"	"	in Agents' hands, or in course of transmission	3,843	99
"	of unpa	aid assessments less than one year overdue	934	63
· ·	"	" one year or more overdue 16,926 06		
"	"	short date notes or due bills less than one year overdue.	584	97
"	"	short date notes or due bills one year or		
		more overdue		
Total as	sets exc	ept premiu 2 note capital	\$7,033	41
		nium note expital	13,145	96
		Total assets	\$20,179	37
		Total assets	\$20,179	21

LIABILITIES.

DIADILITIES.	
Re-insurance reserve for cash system risks	\$9,306 97
Amount of all other liabilities, exp. account	772 32
Timount of an other haorities, exp. account	112 02
Total liabilities	\$10,079 29
Total haometes	\$10,073 23
	210 100 00
Surplus of assets over liabilities	\$10,100 08
Ratio of surplus to amount at risk on the Mutual system, 0.75 per cent.	
INCOME.	
Amount of cash received as first payment on premium notes	\$1,848 95
" received for premiums on cash system " collected on assessments which were levied during	7,167 73
the present year	
Amount collected this year on assessments which were levied	
in prior years	
	4,704 08
Amount of interest received during the year	452 36
" income from all other sources	146 19
Total income	\$14,319 31
Expenditure.	
Amount paid for losses which occurred in prior years \$1,000 00	
" losses which occurred during the past year. 7,060 51	#0.000 F1
" " rainsurances and returned premiums	\$8,060 51 559 89
" re-insurances and returned premiums	000 00
Expenses:—	
Amount paid for commissions to Agents	
" " Division Court costs	
" license fee and Government charges 119 10	
" " printing, stationery and advertising 191 16	
" rent and taxes	
" salaries, Directors' and Auditors' fees. 3,502 15	
" " travelling expenses	
" postages, telegrams and express 299 94	
" " other expenses	
m ()	@C 000 ~4
Total expenses carried out Amount of all other expenditures	\$6,902 74 85 00
Amount of an other expenditures	
Total expenditure	\$15,608 14

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	S c.	\$ c. 1,330,320 00	\$ c. 1,330,320 00
Amount covered by Policies in force December 31st, 1880, on the Cash system	13,250 00	2,044,692 00	2,057,942 60
Total at risk			\$3,388,262 00

TOTAL RISKS.

	No. of Risks.	Amount Covered.
Policies in force at date of last statement	6,235	\$3,451,021 00
" Taken during the year, new and renewed	1,968	1,118,865 00
Total	8,203	4,569,886 00
Deduct Expired and Cancelled	2,464	1,181,623 00
Total	5,739	\$3,388,262 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each5,739—\$3,388,262 00

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for three years.	Total.	
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c.	\$ c.	
levied	13,145 96	13,145 96	
Amount of Premium Notes or Undertakings received during the year	9,263 23	9,263 23	
Payments thereon	1,544 81	1,544 81	

THE ONTARIO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT WHITBY, ONT.

Commenced business July, 1867.

President—J. B. BICKELL. Secretary—C. Nourse.

Unassessed premium note capital, \$4,897.08.

Deposited with Treasurer of Ontario, \$300.

Amount of cash at head office	
" " in bank 300 00	
	\$524 19
Acerued interest	22 75
Amount of eash in agents' hands, or in course of transmission	160 83
" unpaid assessments less than one year overdue	808 17
" one year or more overdue \$2,126-12	
" short date notes or due bills less than one year overdue	664 48
" one year or	
more overdue	
" all other assets	31 28
Total admitted assets except premium notes, capital	\$2,211 70
Amount of unassessed premium notes, capital	4,897 08
Total assets	\$7,108 78

LIABILITIES.

Amount of claims for losses reported, but not due	\$1,000 00
	3,260 00
" money required to re-insure all outstanding risks on cash system	1,001 37
Total liabilities	\$5,261 37
Surplus of assets over liabilities	\$1,847 41
Rates of surplus to amount at risk on the Mutual system, 0.27 per cent.	
Income.	

Amount of cash received as first payment on premium notes	\$613 24
Amount collected on assessments which were levied during	528 07
the present year	
Amount collected this year on assessments which were levied	
in prior years	
	2,558 82
Amount of interest received during the year	90 04
Amount of cash received for debentures or securities sold or negotiated	
during the year	356 00
Amount of income from all other sources	320 29
Total income	\$4,466 46
Expenditure.	
Amount paid for losses which occurred in prior years \$350 00	
" " during the past year 416 00	
	\$766 00
Amount paid for re-insurances and returned premiums	24 00
Repayment of loans	1,356 00
Increase of Government deposit	50 00
Carried forward	\$2,196 00

Expenses	:—						
Amo	unt pai	d for	commissions to Agents	\$481	59		
	46	"	fuel and light	37	36		
	44	66	interest	415	61		
	44	"	license fee and Government charges	79	00		
	66	"	printing, stationery and advertising	46	25		
	46	"	rent and taxes	95	60		
	"	"	salaries, Directors' and Auditors' fees.	940	$5\overline{5}$		
	44	"	postages, telegrams and express	154	27		
	44	"	other expenses	7	00		
otal exp	enses ca	arrie	d out	-		\$2,257	23

Miscellaneous.

RISKS.

Issued for two

years.

Issued for one

year.

Issued for three years.

Total.

Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ c.	\$ c.	\$ c. 665,490 00	665,490 00
Amount covered by Policies in force December 31st, 1880, on the Cash systen	9,200 00	6,945 00	286,535 00	302,680 00
Total at risk				\$968,170 00
	TOTAL	RISKS.		
Policies in force at date of last	statement			Amount covered. \$1,235,785 00
Policies taken during the year,				318,215 00
Tollows taken during the year,	110 11 12110 1			310,213 00
Total				\$1,554,000 00
Deduct expired and cancelled.				585,830 00
Total				\$968,170 00
PREMI	UM NOTES OF	R UNDERTAKI	NGS.	Issued for
Amount of premium notes or u	indorteking o	n policies in f	oros Dossinka	three years.
31st, 1880, after deducting	-	-		
Amount of premium notes or u				
*	9	· · · · · · · · · · · · · · · · · · ·	•	
				017 00

THE PRINCE EDWARD COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT PICTON, ONTARIO.

Commenced business June, 1855.

Closed March, 1881.

President—Lewis B. St	TINSON.	Secretary—Con	RNELIUS D.	Morden.
Unassessed prem	nium note capital.	\$13	3,443 00	
Deposited with T	Treasurer of Ontar	io	913 00	

Cash and Mutual Systems.

Amount of cash value of mortgages, bonds, debentures and other securities		
held by the Company	\$1,000	18
Amount of cash at head office	13	42
" in Agents' hands, or in course of transmission	213	58
" of unpaid assessments less than one year overdue	1,799	17
" one year or more overdue \$5,704 84		
" short date notes or due bills less than one year overdue.	190	90
" one year or		
more overdue		
Jugdments in Division Court	1,457	41
Total admitted assets except premium notes capital	\$4,674	66
Unassessed premium note capital	13,443	00
Total assets	\$18,117	66

Liabilities.	
Amount of claims for losses due and payable \$3,292 27 """ reported, but not due 1,500 33 """ resisted 550 00	\$5,342 60
" of money borrowed on debentures or other securities, and still unpaid, including accrued interest " of money required to re-insure all outstanding risks on the Cash system " of all other liabilities	7,035 87 2,967 00 12 70
Total liabilities	\$15,358 17
Surplus of assets over liabilities	\$2,759 49
INCOME.	
Amount of cash received as first payment on premium notes	\$294 67 2,127 31
in prior years	9,229 17
" of cash received for debentures or securities sold or negotiated during the year Judgments in Division Court. Amount of income from all other sources.	3,850 00 1,209 02 46 26
Total income	\$16,756 43
Expenditure,	
Amount paid for losses which occurred in prior years \$1,260 34 2,778 99	\$4,039 33
" re-insurances and returned premiums Repayment of loans. Increase of Government deposit.	110 07 8,700 00 140 00
Expenses:——	
Amount paid for commissions to agents \$141 47 " "investigation of claims 94 00 " "interest 923 47 " "license fee and Government charges 82 22 " "law expenses 416 23 " "printing, stationery and advertising 424 60 " "rent 80 00 " "salaries, Directors' and Auditors' fees 1,934 75 " "postages, telegrams and express 138 01 " "other expenses 43 34 Total expenditure Total expenditure	\$4,278 09 \$17,267 49

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ c.	\$ c. 1,302,517 00	\$ c.	\$ c. 1,661,947 33
Amount covered by Policies in force December 31st, 1880, on the Cash system		968,981 00		979,806 00
Total at risk				\$2,641,753 33

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	3,441	\$3,437,975 00
" Taken during the year, new and renewed	568	482,031 33
Total	4,009	3,920,006 33
Deduct Expired and Cancelled	1,366	1,278,253 00
Total	2,643	2,641,753 33

PREMIUM NOTES OR UNDERTAKINGS.

18 April 2016 - EMBOURN PART C. P. A. T. CALABORROS SEE AND SE	Issued for three years.	Issued for five years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 10,857 00	\$ c. 2,856 00	\$ c. 13,443 00
Amount of Premium notes or Undertakings received during the year	3,622 43	301 77	3,924 20
Payments thereon	259 52	35 15	. 294 67

COUNTY OF PERTH MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT STRATFORD, ONT.

Commenced business December, 1863.

President—John Hyde, M.D. Secretary—Chas. Packert.

Unassessed premium note capital, \$17,240.39.

Deposited with Treasurer of Ontario, Farm Branch, \$1,000.

FARM BRANCH.

	Par value.	Market value.	
Town of Stratford debentures, Nos. 13, 16, 18,			
	\$3,000 00	\$3,000 00	
" Mitchell debentures, Nos. 1, 2, 3,	0.000.00	2 000 00	
@ 6 per cent	3,000 00	3,000 00	
County of Perth debentures, Nos. 7, 8, 9, @ 6 per cent	3,000 00	3,000 00	
a per cent	3,000 00	3,000 00	\$9,000 00
Accrued interest			300 00
Amount of cash in Treasurer of Company's hands			2,028 95
" in Agents' hands, or in course of the			214 85
" of unpaid assessments less than one year of			1,528 48
" one year or more ov			
" of short date notes or due bills less than o			1,208 91
" of all other assets		• • • • • • • • • • • •	12 00
Total assets except premium note capital			\$14,293 19
Unassessed premium notes			17,240 39
Total			\$31,533 58
Liabilities.			
Amount of money required to re-insure outstanding	wiels on the	week eveton	\$1,381 92
" of all other liabilities, sundry accounts			246 70
of all other habitities, saiding accounts			210 10
Total liabilities			\$1,628 62
			-
Surplus of assets over liabilities			\$29,904 96
Ratio of surplus to amount at risk on the Mutual	t system, 1.	.84 per cent.	

FARM BRANCH.

Income.		
To Interest	\$660	15
" Assessments	2,298	29
"Bills receivable	1,441	67
" Agents	657	58
"Extra premiums	8	43
" Steam threshers		90
d Expense from Town Branch	303	35
Total income	\$5,394	37
Expenditure.		
	\$20	00
By paid Auditors	· · ·	75
" Salaries	1,050	
" Directors' Meeting	141	
" Investigating Losses	93	25
" Printing and Advertising, etc.	186	95
" Postage	97	67
" Rent	100	00
" Committee on Applications	100	00
"Incidentals	26	06
" Losses	3,074	
" Agents' Account		32
" Sundry Accounts		09
" Sign		00
" Seal	-	00
" Rebate Premiums	1	55
Total expenditure	\$5,115	44
Miscellaneous.		
RISKS.	All issued for	
Amount covered by policies in force December 31st, 1880, on the Mutual	\$1.630.990	

Amount covered by policies in force December 31st, 1880, on the Mutual	thr e e years.
system	\$1,630,990 00
Amount covered by policies in force December 31st, 1880, on the Cash	484,945 00
system	
Total at risk	\$2,115,935 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	1,847	\$1,991,705 00
" Taken during the year, new and renewed	647	725,765 60
Total	2,494	2,717.470 00
Deduct Expired and Cancelled	555	601,535 00
Total	1,939	\$2,115,935 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each1,939-\$2,115,939 00

PREMIUM NOTES OR UNDERTAKINGS.

Issued for three years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year Payments thereon

\$17,240 39 8,431 19 1,405 83

\$1,247 76

TOWN BRANCH.

Unassessed premium note capital, \$3,874.29.

Deposited with Treasurer of Ontario, Town Branch, \$1,000.

ASSETS.

Town of Mitchell debentures, Nos. 4, 5, 6 \$3,000 00 \$3,000 00 \$1,000 00	
Stration School Depending, 20, 10 1,000 00 1,000 00	\$4,000 00
Accrued interest	125 00
Amount of cash in Treasurer's hands	1,056 40
" in Agents' hands, or in course of transmission	285 50
" of unpaid assessments less than one year overdue	432 87
" one year or more overdue \$44 00	492 11
" short date notes or due bills less than one year overdue	219 04
Total assets except premium note capital	\$6.118 81
Unassessed premium notes	3,874 29
	3,711 20
Total assets	\$9,993 10
Liabilities.	
Amount required to re-insure outstanding risks on eash system	\$603 51
Total liabilities	\$603 51
Surplus of assets over liabilities	\$9,389 59
Ratio of surplus to amount at risk on the Mutual system, 3.69 per cent.	
Cash Income.	
To Interest received	\$279 75
" Bills receivable	361 14
" Assessments	376 08
" Agents	229 59
" Extra Premiums	1 20

Total income

EXPENDITURE.

By paid expense account to Farm Branch	\$303	90
Rebate Premiums	4	35
·· Loss account	5	00
·· Agents	3	27
		
Total expenditure	\$316	52

MISCELLANEOUS

MISCELLANEOUS.	
RISKS.	
Amount covered by policies in force December 31st, 1880, on the Mutual	All issued for three years.
system	\$ 253,825 00
system	151,850 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	597	\$371,650 00
" Taken during the year, new and renewed	220	137,885 00
Total	817	509,535 00
Deduct Expired and Cancelled	162	103,860 00
Total	655	\$405,675 00

CLASSIFICATION OF RISKS.

	Farm and non-hazardous
	Risks in Cities,
	Towns and Villages.
Number of policies and amount at risk in force on each	655—\$405,675 00
A	

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HAMILTON, ONT.

Commenced business November, 1863.

President—George H. Mills.	1	Secretary—W. D.	BOOKER.
Unassessed premium note	capital	\$25,983	73
Deposited with Treasurer	of Onta	rio 4,000	00

Mutual and Cash Systems.

$GENERAL\ BRANCH.$

Amount of cash value of mortgages, bonds, debentures and other securities held by the Company	\$4,000 00 1,983 75 1,441 72 2,682 44 3,722 80
Total assets except premium note capital	\$13,830 71 25,983 73
Total assets	\$39,814 44
Liabilities.	
Amount of claims for losses reported but not due Advance assessments Amount of money borrowed on debentures or other securities, and still un-	\$2,436 34 2,779 53
paid, including accrued interest Amount required to re-insure all outstanding risks on cash system of all other liabilities, expense account	15,378 30 11,969 42 28 00
Total liabilities	\$32,591 59
Surplus of assets over liabilities	\$7,222 85

INCOME.

Amount of cash received as first payment on premium notes " " " for premiums on cash system " collected on assessments which were levied during the present year { " this year on assessments which were levied in prior years } " of interest received during the year " of cash received for debentures or securities sold or negotiated during the year " of income from all other sources. Total income.	\$1,306 71 13,242 57 14,435 55 880 79 15,000 00 1,013 64 \$45,879 26
Expenditure.	
Amount paid for losses which occurred in prior years	\$17,537 28 29 38 15,000 00
Expenses:— Amount paid for commissions to Agents \$1,956 71 "Division Court costs 2,470 19 "fuel and light 104 70 "interest 1,202 00 "law expenses 466 15 "printing, stationery and advertising 780 45 "rent and taxes 471 91 "salaries, Directors' and Auditors' fees 4,521 97 "travelling expenses and investigation of claims 616 86 "postages, telegrams and express 481 33 Total expenses carried out	\$13,072 27
Total expenditure	\$45,638 93

MISCELLANEOUS.

RISKS.

		1	
	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ c.	\$ c. 2,465,940 00	\$ c. 2,465,940 00
Amount covered by Policies in force December 31st, 1880, on the Cash system	155,052 00	4,564,294 00	4,719,346 00
Total at risk			\$7,185,286 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	8,994	\$8,011,078 00
" Taken during the year, new and renewed	2,564	2,165,408 00
Total	11,558	10,176,486 00
Deduct Expired and Cancelled	3,357	2,991,200 00
Total	8,201	\$7,185,286 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each..........8,201—\$7,185,286 00

PREMIUM NOTES OR UNDERTAKINGS.

Issued for three years.

WATERWORKS BRANCH.

Unassessed premium note capital, \$6,632.28.

Assets.

This branch was closed on the 27th December, 1880, the Cash System Policies were re-insured, and the Premium Note Policies cancelled on that date.

Amount of cash in Agents' hands, or in course of transmission	\$1,657 14
" unpaid assessments	25,077 19
" unpaid short date notes or due bills	834 44
" unpaid Division Court costs in unsettled suits	677 99
Tatal accept amount promium note conital	\$28,246 76
Total assets except premium note capital	6,632 28
Amount of unassessed premium notes	0,002 20
Total assets	\$34,879 04

Liabilities.	
Amount of claims for losses reported but not due. " advanced assessments	\$150 00 107 60 5,870 18
including accrued interest all other liabilities, suspense account	15,163 33 40 18
Total liabilities	\$ 21,331 2 9
Surplus of assets over liabilities	\$13,547 75
Income.	
Amount of cash received as first payment on premium notes "received for premiums on Cash system Amount collected on assessments "of interest received during the year "cash received for debentures or securities sold or negotiated during the year Income from all other sources.	\$585 82 2,593 19 10,629 79 80 46 11,946 73 1,733 42
Total income	\$27,569 11
Expenditure.	
Amount paid for losses which occurred in prior years \$2,476 12 "which occurred during the past year. 8,064 73	\$10,540 85
Amount paid for re-insurances and returned premiums " re-payment of loans	2,049 91 10,739 60
Expenses:—	
Amount paid for fuel	
Total expenses carried out	3,108 85
Total expenditure	\$26,439 21
Miscellaneous.	
PREMIUM NOTES OR UNDERTAKINGS.	Issued for three years.
Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year Payments thereon	\$6,632 28 5,725 52 583 82

HAMILTON BRANCH.

Unassessed premium note capital, \$51,288.66.

ASSETS.	
Amount of cash in Bank	\$1,259 05
" of unpaid assessments less than one year overdue	503 39
" one year or more overdue \$551 63	
" short date notes or due bills less than one year overdue.	251 47
" notes or due bills one year or	
more overdue \$160 68	= 0=0 10
due by waterworks branch	5,870 18 249 41
" of all other assets	240 41
Total assets except premium note capital	\$8,133 50
Amount of unassessed premium notes	51,288 66
•	
Total assets	\$59,422 16
Ljabilities.	
Amount of all liabilities, Agency account	\$67 76
2-10-10-10-10-10-10-10-10-10-10-10-10-10-	
The Late of the La	067 76
Total liabilities	\$67 76
Surplus of assets over liabilities	\$59,354 40
Ratio of surplus to amount at risk, 3.25 per cent.	
Income.	
Amount of cash received as first payment on premium notes	\$1,852 29
" collected on assessments which were levied during	w , -
the present year 2,672 83	
" collected this year on assessments which were levied	
in prior years	2.050 42
Amount of interest received during the received	$2,950 ext{ } 48$ $20 ext{ } 15$
Amount of interest received during the year " of income from all other sources	14 85
of income from an outer sources	
Total income	\$4,837 77
Expenditure.	
Amount paid for losses which occurred during the past year	\$1,480 28
Expenses:—	
Amount paid for commissions to Agents	
" " Division Court costs	
" · · · fuel 15 62	
" investigation of claims	
" printing, stationery and advertising . 128 13	
" rent, taxes and gas	
" salaries, Directors' and Auditors' fees. 715-10 " postages, telegrams and express 34-33	
Total expenses carried out	2,132 - 52
A CONTRACTOR OF THE CONTRACTOR	
Total expenditure	\$3,612 80

MISCELLANEOUS.

RISKS.

Issued for three years.

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	1,507	\$1,881,289 00
" Taken during the year, new and renewed	410	543,514 00
Total	1,917	2,424,803 00
Deduct Expired and Cancelled	478	602,041 00
Total	1,439	\$ 1,822,762 00

CLASSIFICATION OF RISKS.

Mercantile or other hazardous risks.

PREMIUM NOTES OR UNDERTAKINGS.

Issued for three years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year

Payments thereon

\$51,288 66 18,101 85 1,852 29

THE WATERLOO COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT WATERLOO, ONTARIO.

Commenced business 1863.

President-J. W. Walden, M.D. Secretary-C. M. Taylor.

Unassessed premium note capital \$137,721 22

Deposited with Treasurer of Ontario 6,565 00

Cash and Mutual Systems.

VILLAGE BRANCH.

Assets.		
Amount of cash value of real estate, less incumbrances	\$2,000	00-
held by the Company	10,565	
" " loan to Farm branch	1,737	
" in Bank	5,705	
" in Agents' hands, or in course of transmission	1,775	
" of unpaid assessments less than one year overdue	2,723	23
" " one year or more overdue \$538 73		
" short date notes or due bills less than one year overdue	. 6,868	52
Total assets except premium note capital	\$31,374 137,721	92
Total assets	\$169,096	14
LIABILITIES.		
Amount of claims for losses reported, but not due	\$5,526	38
" required to re-insure all outstanding risks on Cash system	22,144	26
" of all other liabilities	43	63
Total liabilities	\$27,714	27
Surplus of assets over liabilities	\$141,381	87
1 псомв.		
Amount of cash received as first payment on premium notes	\$9,163	86
" " for premiums on Cash system	38,350	66.
" collected on assessments which were levied during the present year \ " this year on assessments which were levied in prior years \	23,423	
" of interest received during the year	1,115	45
of cash received for describing of securities sold of hegoliabled	1.040	00
during the year	$\frac{1,040}{2,813}$	
Repayment of loan, Farm branch Amount of income from all other sources	417	
Timount of Income from all other sources		.,,,,
Total income	\$76,325	16

EXPENDITURE.

	for losses which occurred in prior years \$12,352-75 during the past year 42,835-02		
çç ç,	Consideration of the control of the	\$55,187 7	
	re-insurances and returned premiums	1,580 7	
£	loan to Farm branch	1,737 4	-1
Expenses:—			
Amount	paid for commissions to Agents		
"	" Division Court costs 92 65		
66	" fuel and light		
66	" Investigation of claims		
66	" license fee and Government charges 249 75		
66	" law expenses		
	" printing, stationery and advertising . 445 87		
	P		
"			
	salaries, Directors and Additors fees. 4,200 00		
6.6	" travelling expenses		
66	" postages, telegrams and express 642 65		
66	" other expenses		
	Total expenses carried out	\$16,331 5	5
	Total expenditure	\$74,837 5	52

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ c.	\$ c. 2,673,301 00	\$ c. 2,673,301 00
Amount covered by Policies in force December 31st, 1880, on the Cash system	887,218 00	4,787,909 50	5,675,127 50 \$8,348,428 50

TOTAL RISKS.			
	No. of Risks.	Amount.	
Policies in force at date of last statement	8,716	 \$7,942,892	50
Policies taken during the year, new and renewed		 3,939,949	00
Total	12,873	 \$11,882,841	50
Deduct expired and cancelled		3,534,413	
Total	9,392	 \$8,348,428	50
	The Additional Resident		_

\$11,130 56

CLASSIFICATION OF RISKS.

	Farm and Non-Hazardous Risks in Cities, Towns and Villages.	Mercantile or other Hazardous Risks.
Number of Policies and amount at risk in force on each	\$5,207,859 00	\$3,140,569 00

FARM BRANCH.

The Farm Branch ceased taking Risks October, 1880.

Unassessed premium note capital, \$17,108.

	·
Amount of cash value of real estate, less incumbrances	\$2,000 00 423 10
Total assets except premium note capital	\$2,423 10 17,108 00
Total assets	\$19,531 10
Liabilities.	
Amount of claims for losses reported, but not due	\$2,200 (h) 1,737 41
Total liabilities	\$3,937 41
Surplus of assets over liabilities	\$15,593 69
INCOME.	
Amount of cash received as first payment on premium notes	\$143 76
" collected on assessments which were levied during the present year (" this year on assessments which were levied in prior years (8,933 01
of eash received on loan from Village branch of income from all other sources.	1,737 41 316 38

	Expenditure.		
Amount paid		\$2.421.65	
	for losses which occurred in prior years during the past year	2,941 15	
6. 6	re-insurances and returned premiums		\$5,362 80 68 90
Repayment of	loan to Village branch		2,813 90
Expenses:	_		
_	paid for commissions to Agents	\$1,008 82	
٠.	" fuel and light " investigation of claims " "	5 84 300 94	
6.6	" license fee and Government charges	109 75	
66	" law expenses	258 28	
	" printing, stationery and advertising taxes	$ \begin{array}{r} 92 & 74 \\ 22 & 50 \end{array} $	
6 *	" salaries, Directors' and Auditors' fees.	817 14	
.6	" travelling expenses	90 00	
	" postages, telegrams and express other expenses	$\begin{array}{c} 156 & 25 \\ 22 & 70 \end{array}$	
	Total expenses carried out		2,884 96
	Total expenditure		\$11,130 56
			17
	Miscellaneous.		
	RISKS.		
			Issued for three years.
	ed by policies in force December 31st, 1880, on		90 000 001 00
system			52,228,001 00
	TOTAL RISKS.		
	No. c Risks		Amount.
	e at date of last statement 2,933	5 §	\$1,726,201 00
" taken	during the year, new and renewed 53-	1 	605,915 00
	Γotal		\$2,332,116 00
Deduct expired	l and cancelled	· · · · · · · · · · · · · · · · · · ·	103,515 00
	Fotal	2	\$2,228,601 OC
	O		
	CLASSIFICATION OF RISKS.		Non-hazardous
N. 1 0 1:		Towns	s in Cities, and Villages.
Number of poli	cies and amount at risk in force on each	1,902—§	2,228,601 00
	PREMIUM NOTES OR UNDERTAKING	GS.	
			Issued for three years.
Amount of pre	mium notes or undertakings on policies in force, after deducting all payments thereon and assess	ce December	
Amount of pre	mium notes or undertakings received during the	year	\$17,108 00 9,228 00
Payments there	eon		143 76
			The same of the sa

STRICTLY MUTUAL COMPANIES.

1880.



STRICTLY MUTUAL COMPANIES.

1880.

10.

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT PICTON, ONTARIO.

Commenced business 31st December, 1874.

President—Archelaus Southard. Secretary—R. S. Roblin.

Unassessed premium note capital, \$5,166.61.

Amount	of cash i	n Agents' h	ands, or in cours	e of transmissio	n	\$203	31
4.4	of unpai	d assessmen	ts less than one	year overdue		$23\bar{2}$	30
6.	6.6	66	one year or me	ore overdue	\$226 10		
66	66	short date	notes or due bil	ls less than one	year overdue	59	75
41	66	66	44	one year or			
		more	overdue		\$34 67		
Total ad	mitted as	sets except	premium notes			\$495	36
Amount	of unass	essed premit	ım notes			5,166	61
	Tot	cal assets				\$5,661	97

Liabilities.			
Amount of money borrowed on debentures or other securities, and spaid, including accrued interest		\$63 161	
Total liabilities		\$224	68
Surplus of assets over liabilities	• • • • • •	\$5,437	29
INCOME.			
" collected this year on assessments which were levied	 662 02 300 22	\$157	41
in prior years	000 44	962	0.1
" of cash received for debentures or securities sold or neg	otiated	302	~ 'f
during the year		63	68
during the year			
Total income		\$1,183	36
Expenditure.			
Amount paid for losses which occurred in prior years \$	361 00		
" " during the past year	2 00		
		\$363	00
Repayment of loans		800	00
Expenses:—			
Amount paid for commissions to Agents	\$54 50		
" fuel and light	2 60		
	126 77		
" lieense fee	5 70		
" printing, stationery and advertising	62 50		
" rent and taxes	25 00		
" salaries, Directors' and Auditors' fees.	175 35		
" postages, telegrams and express	5 - 22		
" other expenses	17 30		
Total expenses carried out		474	94
Total expenditure		\$1,637	94

MISCELLANEOUS.

RISKS.

	Issued for three years.	Issued for five years,	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$156,504 00	\$316,015 00	\$472,519 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	435	\$479,742 00
"Taken during the year, new and renewed	109	119,969 00
Total	544	599,711 00
Deduct Expired and Cancelled	124	127,192 00
Total	420	\$472,519 00

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages.	Mills, Factories and other extra Hazardous Risks.	
Number of Policies and amount at Risk in force on each	420—\$467,519 00	\$5,000 00	

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for t	hree	Issued for years.	five	Total.	
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ 2,256	c. 86	\$ 2,909	c. 75	\$ 5,166	с. 61
Amount of Premium Notes or Undertakings received during the year	859	41	1,725	07	2,584	48
Payments thereon	85	94	172	50	258	44

THE COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT PARIS, ONTARIO.

Commenced business May, 1861.

President—WM. MOYLE.

Secretary—William Turnbull.

Unassessed premium note capital, \$41,749.37.

Amount of cash at head office	\$55 07	
" " in Bank	250 00	
		\$305 07
" of unpaid assessments less than one year overdue		1,527;06
" assessments one year or more overdue		, ,
Total admitted assets except premium note capital		\$1,832 13
Amount of unassessed premium note capital		41,749 37
Total assets		\$43,581 50
Liabilities.		
Amount of money borrowed from Banks and still unpaid " " on debentures or other securities,	\$800 00	
and still unpaid, including accrued interest	1,738 40	
~		2,538 40
		02.500.40
Total liabilities		\$2,538 40
Surplus of assets over liabilities		\$41,043 10
Ratio of assets to amount at risk, 2.14 per cent.		

Income.

			INCOME		
Amoun		the pr	a assessments which were levied during resent year	\$3,179 45	
	00110		or years	394 08	
		1	,		\$3,573 53
Amour	nt of c	ash rece	eived for debentures, promissory notes, or	other securi-	
			old or negotiated during the year		3,650 00
Amour	nt of in	ncome f	rom all other sources		40 18
		Total	income		\$7,263 71
			Expenditure.		
Amour	at paid	for los	ses which occurred during the past year		\$4,372 81
	_				1,875 00
1 3					-,-,-
Expens	ses—				
A	mount	paid fo	or commissions to Agents	\$435 28	
	"	66	fuel and light	5 25	
	4.6	"	investigation of claims	29 50	
	4.6	4.6	interest	84 02	
	46	6.6	statutory assessment	47 94	
	6.6	66	printing, stationery and advertising.	49 45	
	4.6		rent and taxes	60 00	
	6.6	6.6	salaries, Directors' and Auditors' fees.	460 60	
_	46	"	postages, telegrams and express	11 38	
	4.6	66	other expenses	1 26	
		Total	expenses carried cut		\$1,184 68
		Total	expenditure		\$7,432 49
			*		

MISCELLANEOUS.

RISKS.

	Issued for three years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1882, on the Mutual system	\$689,995 00	\$1,225,446 00	\$1,915,441 00

TOTAL RISKS.

. ——	No. of Risks.	Amount covered.
Policies in force at date of last statement	1,536	\$1,868,795 00
" Taken during the year, new and renewed	624	753,146 00
Total	2,160	2,621,941 00
Deduct Expired and Cancelled	617	706,500 00
Total	1,543	\$1,915,441 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each1,543—\$1,915,441 00

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for three years.	Issued for five years.	Total.
Amount of Premium notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 6,905 59	\$ c. 34,843 78	\$ c. 41,749 37
Amount of Premium Notes or Undertakings received during the year		22,901 50	* * * * * * * * * * * * * * * * * * * *
Payments thereon		953 23	

BERTIE AND WILLOUGHBY MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT RIDGEWAY, ONT.

Commenced business, February, 1880.

President—John Hershey. Secretary—H. N. Hibbard.

Unassessed premium note capital, \$2,790.40.

Amount of cash at head office	\$41 16
Total admitted assets except premium note capital	\$41 16 2,790 40
Total assets	\$2,831 56
Liabilities.	
None.	
Surplus of assets over liabilities	\$2,831 56 -
Income.	
Amount of cash for Agents' fees and surveys	\$271 50 116 29
Total income	\$387 79
Expenditure.	
Amount paid for commissions to Agents	\$316 63
Total expenditure	\$346 63

MISCELLANEOUS.

RISKS.

	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$184,405 00	\$184,405 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies taken during the year, all new	181	\$184,405 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Issued for

2,790 40

116 29

PREMIUM NOTES OR UNDERTAKINGS.

three years. Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied \$2,790 40 Amount of premium notes or undertakings received during the year..... Payments thereon

THE BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

· LOCATED AT WOODHAM, ONT.

Commenced business, 1876.

President—Thos. Pearn. Secretary—Wm. Johnson.

Unassessed premium note capital, \$5,197.67.

ASSETS.

Amount of cash at head office	\$111 57
Total assets except premium note capital	\$111 57 · 5,197 67
Total assets	\$5,309 24
Liabilities.	
Amount of money borrowed on debentures or other securities, and still unpaid, including accrued interest	\$218 00
Total liabilities	\$218 00
Surplus of assets over liabilities	\$5,091 24
INCOME.	
('ash on hand	\$111_57
Expenditure.	
Expenses:— Amount paid for license fee	\$14 10
Total expenditure	\$14 10

Miscellaneous.

RISKS.

Issued for five years.

Amount covered by policies in force December 31st, 1880, on the Mutual system

\$483,180 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement		\$457,200 00
" Taken during the year, new and renewed	25	25,980 00
Total	440	\$483,180 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for five years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 5,197 67 482 67	\$ c. 5,197 67 482 67

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

LOCATED AT AYR, ONT.

Commenced business, 1856.

President—Jno. McRuer. Secretary—Thomas Marshall.

Unassessed premium note capital, \$132,397.69.

Amount of unpaid assessments less than one year overdue	\$550	00
Total assets except premium note capital	\$550 132,397	69
Total assets	\$132,947	
Liabilities.		
Amount of claims for losses reported but not due	\$435 436	
Total liabilities	8871	60
Surplus of assets over liabilities	\$132,076	09
Income.		
Amount of cash received for agents' fees and surveys \$441 00 " of cash received as first payment on premium notes	316	56
the present year		
in prior years		
	\$2,737	
Amount of eash borrowed	436	60
Total income	\$3,490	19

EXPENDITURE.

	osses which occurred during the past year		\$2,169 731	
Expenses:-				
	printing, stationery and advertising rent and taxes	\$23 00 42 00 53 58 93 57 337 40 39 94		
Tota			589	49
Tota	l expenditure		\$3,490	19

MISCELLANEOUS.

RISKS.

Issued for five years.

Amount covered by policies in force December 31st, 1880, on the Mutual system\$2,828,468 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	1,212	\$2,611,612 00
" Taken during the year, new and renewed	294	633,033 00
Total	1,506	3,244,645 00
Deduct Expired and Cancelled	208	416,177 00
Total	1,298	\$2,828,468 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each1,298-\$2,828,468 00

PREMIUM NOTES OR UNDERTAKINGS.

Issued for five years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year..... Payments thereon

\$132,397 69 31,651 65 316 56

THE CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HAMILTON, ONT.

Commenced business September, 1878.

Amount of cash at head office.....

in Bank.....

President—David Goldie. Secretary—Seneca Jones.

\$29 15

2,432 01

\$2,461, 16

Unassessed premium note capital, \$6,712.18.

ASSETS.

	ವಿಸ್,+01 10
" of unpaid assessments less than one year overdue	91 75
	20 00
" of all other assets	20 00
Total admitted assets except premium note capital	\$2,572 91
Unassessed premium note capital	6,712 18
o assessed premium note capital	
Total assets	\$9,285 09
Liabilities.	
None.	
Surplus of assets over liabilities	\$9,285 09
Ratio of surplus assets to amount at risk, 8.65 per cent.	
· ·	
INCOME.	
Amount of cash received as first payment on premium notes	\$532 00
" collected on assessments which were levied during the present year	1,345 86
" this year on assessments which were levied in prior years	241 37
	25 39
of interest received during the year	
Total income	\$2,144 62
Total income	

		Expenditure.			
Aı	nount paid	for returned premiums		\$9	50
Ex	penses:—				
	Amount	paid for commissions to Agents	\$76 60		
	4.6	" statutory assessment	7 00		
	66	" printing, stationery and advertising	27 50		
	G.	" salaries, Directors' and Auditors' fees.	318 40		
	6.6	" travelling expenses	2 00		
*	4.6	" postages, telegrams and express	17 12		
	**	" other expenses	3 12		
		Total expenses carried out		\$451	74
		Total expenditure		\$461	24

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$2,500 00	\$104,800 00	\$107,300 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	56	\$87,300 00
" Taken during the year, new and renewed	20	27,000 00
Total	76	114,300 00
Deduct expired and Cancelled	4	7,000 00
Total	72	\$107,300 00

CLASSIFICATION OF RISKS.

Number of policies and amount at risk in force on each—All on water power flouring mills.

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 137 00	\$ c. 6,575 18	8 c. 6,712 18
Amount of Premium Notes or Undertakings received during the year	170 00	2,595 00	2,765 00
Payments thereon	33 00	519 00	552 00

16.

BLENHEIM NORTH MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT CHESTERFIELD P.O.

Commenced business August 15th, 1861.

President—John Burns. | Secretary—George Middlemiss.

ASSETS.

Total assets except premium note capital	Amount of unpaid assessments less than one year overdue	\$9 62
Liabilities \$20 98	Total assets except premium note capital	7
Amount due on expense account \$20 98 Total liabilities \$20 98 Surplus of assets over liabilities \$23,725 07 Ratio of surplus assets to amount at risk, 4.75 per cent. Income. Amount collected on assessments which were levied during the present year of income from all other sources \$1,225 43 37 59 Total income \$1,263 03 Expenditure. Amount paid for re-insurances and returned premiums \$1,200 00 Expenses:— Amount paid for statutory assessment \$6 40 0 14 00 00 " " law expenses 14 00 00 " " printing, stationery and advertising 52 25 00 00 00 " " postages, telegrams and express 535 00 00 00 00 00 00 00 00 00 00 00 00 00	Total assets	\$23,746 05
### Total liabilities. Surplus of assets over liabilities. Ratio of surplus assets to amount at risk, 4.75 per cent. Income.	Liabilities.	
Surplus of assets over liabilities	Amount due on expense account	\$20 98
Ratio of surplus assets to amount at risk, 4.75 per cent. Income.	Total liabilities	\$20 98
Amount collected on assessments which were levied during the present year of income from all other sources. \$1,225 43 37 59 Total income. \$1,263 03 EXPENDITURE. Amount paid for re-insurances and returned premiums \$1,200 00 Expenses:— Amount paid for statutory assessment \$6 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Surplus of assets over liabilities	\$23,725 07
## of income from all other sources ## 37 59 Total income	Income.	
EXPENDITURE. Amount paid for re-insurances and returned premiums \$1,200 00 Expenses:— Amount paid for statutory assessment \$6 40 " " law expenses 14 00 " " printing, stationery and advertising 52 25 " " travelling expenses 6 00 " " postages, telegrams and express 5 35 Total expenses carried out \$84 00	Amount collected on assessments which were levied during the present year of income from all other sources	
Amount paid for re-insurances and returned premiums \$1,200 00 Expenses:— Amount paid for statutory assessment \$6 40 " " law expenses 14 00 " " printing, stationery and advertising 52 25 " " travelling expenses 6 00 " " postages, telegrams and express 5 35 Total expenses carried out \$84 00	Total income	\$1,263 02
Expenses :— \$6 40 " " law expenses	Expenditure.	
" ' law expenses		\$1,200 00
	" law expenses 14 00 " printing, stationery and advertising 52 25 " travelling expenses 6 00 " postages, telegrams and express 5 35	
Total expenditure	Total expenses carried out	\$84 00
Reference to the second	Total expenditure	\$1,284 00

MISCELLANEOUS.

RISKS.

Issued for five years.

Amount covered by policies in force December 31st, 1880, on the Mutual system

\$499,440 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	239	\$460,890 00
" Taken during the year, new and renewed	75	150,370 00
Total	314	611,260 00
Deduct Expired and Cancelled	73	111,820 00
Total	241	\$499,440 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

Issued for five years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year.....

\$23,736 43 7,518 50

CULROSS MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT TEESWATER, ONT.

Commenced business June, 1872.

President—Thos. Allison.

Secretary—WM. COLVIN.

Unassessed premium note capital, \$5,770.40.

This Company has not reported to Government before.

Amount of cash in Agents' hands, or in course of transmission	\$58 47
Total assets except premium notes	\$58 47 5,770 40
Total assets	\$5,828 87
Liabilities.	
None.	
Surplus of assets over liabilities	\$5,828 27
INCOME.	
Amount of cash on hand from 1879	\$14 62
Total available income	\$14 62

EXPENDITURE.

Amount paid for losses occurring prior to 1880	\$5 00 6 90
Reinsurances and returned premiums	0 50
Paid for Agents' fees \$153-75	
Total actual expenditure	\$12 40

MISCELLANEOUS.

\mathbb{R}	т	C+	т	CI

Issued for three years.
er 31st, 1880, on the Mutual

Amount covered by policies in force December 31st, 1880, on the Mutual system

\$200,961_00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	126	\$145,416 00
" Taken during the year, new and renewed	124	143,104 00
Total	250	288,520 00
Deduct Expired and Cancelled	64	87,559 00
Total	186	\$200,961 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

Issued for three years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied. Amount of premium notes or undertakings received during the year.....

\$5,770 40 1.293 63

DOMINION GRANGE MUTUAL FIRE INSURANCE ASSOCIATION.

LOCATED AT OWEN SOUND, ONT.

Commenced business March, 1877.

President—S. W. Hill. Secretary—Richard J. Doylb.

Unassessed premium note capital, \$92,893.86.

Amount	of eash	value of mortgages, bonds, debentures, and other securities		
	held b	y the Company, including accrued interest	\$4,528	27.
Amount	of cash	at head office		
66	66	in Bank		
			5,504	03
Amount	of unpa	nid assessments less than one year overdue	15	36
46	6.6	" one year or more overdue 19-88		
66	66	short date notes or due bills less than one year overdue.	1,849	18
66	66	" notes or due bills one year or		
		more overdue 131 77		
66	66	of all other assets	11	00
Total ad	mitted a	assets except premium note capital	\$11,907	84
Amount	of unas	ssessed premium note capital	92,893	86
	T	otal assets	\$104,801	70
				-
		Liabilities.		
Amount	of all li	abilities, exp. account	\$36	00
	\mathbf{T}	otal liabilities	\$36	00
) of community of the little	-
Surplus	of net a	dmitted assets over liabilities	\$104,765	70
Ratio of	surplus	assets to amount at risk, 2.5 per cent.		

\$4,971 66

		,			
		Income.			
Amount of cas	h receiv	red on first payments on premium notes, or un	ndertakings.	\$6,291	81
" collec	ted on	assessments which were levied during			
	-	esent year	\$7 38		
·· collec	ted this	s year on assessments which were levied			
	in prio	r years	48 97		
					35
		ved during the year		396	
" incom	e from	all other sources		78	37
	Total i	ncome		\$6,822	73
		Expenditure.			
Amount paid	for loss	ses which occurred in prior years		\$2,181	62
*		" during the past year		154	
_		8 · F			
Expenses:			*****		
		r Division Court costs	\$35 00		
66	66	fuel, light and petty expenses	50 63		
"	6.6	investigation of claims	222 35		
		interest and exchange	8 94		
"	44	statutory assessment	75 81		
.,	"	law expenses	51 88		
"	66	printing, stationery and advertising	169 90		
"		rent and taxes	36 00		
		salaries, Directors' and Auditors' fees.	1,779 05		
"		travelling expenses	15 00		
"		postages, telegrams and express	181 53		
		other expenses	1 00	60.00 =	00
A		expenses carried out		\$2,627	
Amount of al	other	expenditures		8	75

MISCELLANEOUS.

RISKS.

Total expenditure.....

	Issued for one year or less.	Issued for two years.	Issued for three years.	Issued for four years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$ e. 7,650 00	\$ c. 22,030 00	\$ c. 38,505 00	\$ c. 4,113,367 00	\$ e. 4,181,552 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	2,726	\$3,310,142 00
" Taken during the year, new and renewed	768	933,535 00
Total	3,494	4,243,677 00
Deduct Expired and Cancelled	55	62,125 00
Total	3,439	\$4,181,552 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each.........3,439-\$4,181,552 00

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for one year or less.	Issued for turee years.	Issued for four years.	Issued for five years.	Total.
Amount of Premium Notes or Un- dertakings on Policies in force De- cember 31st, 1880, after deducting	\$ c.	З с.	\$ c.	§ c.	\$ e.
all payments thereon and assess- ments levied	217 00	590 41	897 87	91,188 58	92,893 86
Amount of Premium Notes or Undertakings received during the year.	134 50	130 20	182 00	26,854 68	27,301 3
Payments thereon	8 32	19 73	37 21	6,729 99	6,795 2 5

DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HARRIETTSVILLE, ONT.

Commenced business January, 1869.

President—D. P. Aylsworth. Secretary—Cinnamon Barr.

Unassessed premium note capital, \$6,809.04.

Amount of cash at head office	
" " in Bank 8 78	
	\$13 78
Total assets except premium note capital	\$13 78
Unassessed premium note capital	*8,511 00
Total assets	\$6,822 82
Liabilities.	
None.	
Surplus of nett assets over liabilities	*\$6,822 82
Ratio of surplus assets to amount at risk 1.20 per cent.	
INCOME.	
Amount of cash received as first payment on premium notes	\$251 34
the present year	
in prior years	
ulicular radiologica del construir del const	896 75
" of interest received during the year	5 76
Total income	\$1,153 85

EXPENDITURE.

	LIMI BROTTORES				
	losses which occurred in prior years losses which occurred during the past year.	\$525 435		\$960	00
Expenses:				φυσο	
 	for interest	5 6 2 110 1 2	73 00 50 00		
Tot				186	63
Tot	al expenditure			\$1,146	63

MISCELLANEOUS.

RISKS.

Issued for five years.

Amount covered by policies in force December 31st, 1880, on the Mutual system

\$567,420 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	472	\$551,511 00
" Taken during the year, new and renewed	137	141,195 00
Total	609	692,706 00
Deduct Expired and Cancelled	128	125,286 00
Total	481	\$567,420 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

Issued for five years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year.....

Payments thereon

*\$8,511 00 1,147 75 251 34

* Estimated.

DUNWICH MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT WALLACETOWN, ONT.

Commenced business September, 1880.

President—John Pearce.

Secretary—A. R. Patterson.

Unassessed premium note capital, \$2,821.75.

ASSETS.

Amount of cash at head office	\$7 23
Total assets except premium note capital	\$7 23 2,821 75
Total assets	\$2,828 98
LIABILITIES.	
None.	
Surplus of assets over liabilities	\$2,828 98
Ratio of surplus to amount at risk, 2.50 per cent.	Call Science Colonia C
Income.	
Amount of cash received for fees and surveys	\$187 50
Total income	\$187 50
Expenditure.	
Expenses:—	
Amount paid for commissions to Agents	\$180 27
Total expenditure	\$180 27

MISCELLANEOUS.

RISKS.	Issued for five
Amount covered by policies in force December 31st, 1880, on the Mutual	years.
system	\$112,870 00
TOTAL RISKS.	
No. of risks.	
Policies taken during the year all new	\$112,870 00
CLASSIFICATION OF RISKS.	l Non-hazardous
Risk	s in Cities, and Villages.
Number of policies and amount at risk in force on each	o o
PREMIUM NOTES OR UNDERTAKINGS.	
	Issued for five years.
Amount of premium notes or undertakings on policies in force December	
31st, 1880, after deducting all payments thereon and assessments levied.	\$2,821 75
Amount of premium notes or undertakings received during the year	2,821 75

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT RAINHAM CENTRE, ONT.

Commenced business September, 1871.

President—WM. Holmes.

Secretary—J. W. Holmes.

Unassessed premium note capital, \$11,745.03.

Amount of cash in Agents' hands, or in course of transmission "unpaid assessments less than one year overdue "one year or more overdue \$46-62	\$185 43	
Total admitted assets except premium notes. Amount of unassessed premium notes	\$229 11,745	
Total assets	\$11,974	64
Liabilities.		
Amount of claims for losses due and payable	\$132 10	
Total liabilities	\$142	60
Surplus of assets over liabilities	\$11,832	04
Income.		
Amount of cash received from Agents' fees and surveys. " as first payment on premium notes. " collected on assessments which were levied during the present year. " this year on assessments which were levied in prior years. " of income from all other sources	296 107	86 85
Total income	\$553	64

Payments thereon

\$565 37

EXPENDITURE.

	for losses which occurred in prior years " occurred during the past year.	\$11 352		\$363	75
Expenses:—					
Amount	paid for commissions to Agents	\$103	00		
"	" fuel and light	2	00		
"	" license fee	6	75		
"	" printing, stationery and advertising	30	35		
"	" salaries, Directors' and Auditors' fees.	57	00		
"	" postages, telegrams and express	2	52		
	Total expenses carried out			201	62

MISCELLANEOUS.

Total expenditure.....

RISKS.

IUDIEN.	T 1.6 0
	Issued for five
\	vears.
Amount covered by policies in force December 31st, 1880, on the Mutual	J
systemsystem	\$475,080 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	400	\$430,305 00
" Taken during the year, new and renewed	66	65,425 00
Total	466	495,730 00
Deduct Expired and Cancelled	23	20,650 00
Total	443	\$475,080 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous
Risks in Cities,
Towns and Villages.

Issued for five

Number of	policies and amoun	it at risk in force on o	each
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PREMIUM NOTES OR UNDERTAKINGS.

	years.
Amount of premium notes or undertakings on policies in force December	
31st, 1880, after deducting all payments thereon and assessments levied	\$11,745 03
Amount of premium notes or undertakings received during the year	1,663 35
Puyments thereon	66 59

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

LOCATED NEAR ROCKWOOD P.O.

Commenced business April, 1861.

President—Lazarus Parkinson. | Secretary—Hugh Black.

Unassessed premium note capital, \$4,567.01.

Amount of cash at head office	\$1,293 69 48 72
" unpaid assessments one year or more overdue 1 13	
Total assets except premium note capital	\$1,342 41 4,600 43
Total assets	\$5,942 84
Liabilities.	
None.	
Surplus of assets over liabilities	\$5,942 84
Ratio of surplus to amount at risk, 3.20 per cent.	
Income.	
Amount of cash received for agents' fees and surveys	\$72 50 98 50
" collected on assessments which were levied during	
" collected this year on assessments which were levied	
in prior years	127 85
Amount of interest received during the year	47 93
Total income	\$346 78

EXPENDITURE.

Amount	paid fo	r commissions to Agents	\$72 8	50	
41	••	license fee	5 9)5	
66	66	printing and stationery	9 4	9	
6.	6.6	rent	3 (00	
"	6.6	salaries	25 (0	
66		postages	4 :	37	
	Total e	expenses carried out			\$120 31
	Total e	expenditure			\$120 31

MISCELLANEOUS.

RISKS.	Issued for three
Amount covered by policies in force December 31st, 1880, on the Mutual	years.
system	

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	123	\$170,500 00
"Taken during the year, new and renewed	อีตี	73,825 00
Total	179	244,325 00
Peduct Expired and Cancelled	44	49,700 00
Total	135	\$194,625 00

CLASSIFICATION OF RISKS.	
	Farm and Non-hazardous
	Risks in Cities,
	Towns and Villages.
Number of policies and amount at risk in force on each	135-\$194,625 00
	THE PERSON NAMED IN COLUMN

|--|

Amount of premium notes or undertakings on policies in force December
31st, 1880, after deducting all payments thereon and assessments levied
Amount of premium notes or undertakings received during the year
Payments thereon

Issued for three years.

\$4,600 43 2,134 00 93 63

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT BERLIN, ONT.

Commenced business October, 1871.

President—Hugo Kranz, M.P. | Secretary—Wm. Oelschlager.

Unassessed premium note capital, \$50,636.51.

ASSETS.

Amount of cash at head office \$173 67 " cash in Bank 4,640 27		
	\$4,813	
Accrued interest on deposits	72	
Amount of cash in Agents' hands, or in course of transmission	425	
unpaid assessments less than one year overque	5,393	24.
one year of more overtue	200	0 .)
unpaid short date notes of due offis less than one year overdue.	386	0.0
" date notes or due bills one year or more overdue \$113 64		
" claims in court		
" Claims in court 215 01		
Total admitted assets except premium notes	\$11,091	97
Amount of unassessed premium notes	50,636	
Timount of unassessed promises notes		
Total assets	\$61,727	78
Liabilities		
None.		
Surplus of assets over liabilities	261 797	78
sourpids of assets over natifices	601,727	10
Ratio of surplus to amount at risk, 3.67 per cent.		
Income.		
	÷1.000	0.7
Amount of cash received as first payment on premium notes	\$1,883	37
" collected on assessments which were levied during		
the present year \$2,751 31		
" collected this year on assessments which were levied in prior years 6,229 69		
in prior years 0,329 09	8,981	00
" of interest received during the year	225	
Bills receivable (due bills)	711	
Amount of income from all other sources	60	
Total income	\$11,861	46

Expenditure.		
Amount paid for losses which occurred during the past year		\$4,316 68
" paid for re-insurances and returned premiums	.	74 10
Repayment of loans		3,500 00
Expenses:—		
Amount paid for commissions to agents	\$318 29)
" Division Court costs	4 60	
investigation of claims, etc	142 01	
" statutory assessment	40 90	
" salaries, Directors' and Auditors' fees.	161 17 $1,240 40$	
" postages, telegrams and express	180 74	
" other expenses	7 99	
Total expenses carried out		\$2,096 10
Total expenditure		\$9,986 88
Miscellaneous.		
RISKS.		
HASINS.		Issued for three
Amount covered by policies in force December 31st, 1880, on	the Mutual	years.
system		
		21,010,002 00
TOTAL RISKS.		
TOTAL MISKS.		
	No.	Amount
-	of Risks.	covered.
Policies in force at date of last statement	1,537	\$1,897,729 00
" Taken during the year, new and renewed	606	509,164 00
Total	2,143	2,406,893 00
Deduct Expired and Cancelled	125	727,290 00
Total	2,018	\$1,679,602 00
CLASSIFICATION OF RISKS.	77	
		l Non-hazardous is in Cities,
	Towns	and Villages.
Number of policies and amount at risk in force on each	2,018—8	\$1,679,602 00
PREMIUM NOTES OR UNDERTAKINGS	3.	
		Issued for three years.
Amount of premium notes or undertakings on policies in force	December	onico jeara.
31st, 1880, after deducting all payments thereon and assessm		
	ents levied	\$50,636 51
Amount of premium notes or undertakings received during the y Payments thereon	ear	\$50,636 51 24,115 29 1,883 37

EASTERN MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT MORRISBURG, ONT.

Commenced business October 27th, 1879.

President—W. H. BARRIE.

Secretary—Thos. McDonald.

Unassessed premium note capital, \$1,265.77.

Discontinued.

EASTHOPE (SOUTH) FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN SOUTH EASTHOPE TOWNSHIP, TAVISTOCK P.O.

Commenced business December 28th, 1871.

President—Werner Jungblut. Secretary—Leonard Schafer.

Unassessed premium note capital, \$39,226.50.

Assets. Amount of unassessed premium note capital\$39,226 50

Liabilities.	
Amount of money borrowed and still unpaid	\$48 19
Total liabilities	\$48 19
Surplus of assets over liabilities	\$39,178 31

INCOME.

Amount of	f cash received from fees and surveys	\$141	50
66	income from all other sources, as advanced by Secretary	28	80
	Total income	\$170	30

EXPENDITURE.

E a	penses:-					
	Amount	paid fo	r statutory assessment	\$12	55	
	66	66	printing, stationery and advertising	13	00	
	66	66	salaries, Directors' and Auditors' fees.	141	50	
	66	66	postages, telegrams and express	2	85	
	66	66	other expenses		40	
		Total e	expenses carried out		_	\$170 30
		Total e	expenditure			\$170 30

MISCELLANEOUS.

RI	SI	S	
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Issued for five-

Amount covered by policies in force December 31st, 1880, on the Mutual	y cars.
system	\$784,530 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	419	\$657,195 00
" Taken during the year, new and renewed	111	180,775 00
Total	530	837,970 00
Deduct Expired and Cancelled	31	53,440 00
Total	499	\$784,530 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at	risk in force on each	
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PREMIUM NOTES OR UNDERTAKINGS.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year.....

1ssued for five years.

\$39,226 50 9,038 75

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FORMOSA, ONT.

Commenced business March, 1880.

President-Andrew Waechter.

Secretary-Julius Noll.

Unassessed premium note capital, \$3,828.82.

Assets. Amount of cash at head office..... \$66 50 unpaid short date notes or due bills less than one year overdue 17 00 Total assets except premium note capital \$83 50 Amount of unassessed premium note capital 3,828 82 Total assets \$3,912 32 LIABILITIES. None. Surplus of assets over liabilities..... \$3,912 32 Ratio of surplus to amount at risk, 2.23 per cent. INCOME. Amount of cash received for fees and surveys \$115 00 as first payment on premium notes 138 18 Total income..... \$253 18

EXPENDITURE.

EXPENDITURE.		
Expenses—		
Amount paid for commissions to Agents	\$115 00	
" printing, stationery and advertising	38 99	
" salaries, Directors' and Auditors' fees.	31 75	
" postages, telegrams and express	0 94	
Total expenses carried out		\$186 68
Total expenditure		\$186 68

MISCELLANEOUS.

Amount covered by policies in force December 31st, 1880, on the Mutual	Issued for three years.
system	

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies taken during the year, new	116	\$121,180 00
Deduct Cancelled.	1	200 00
Total	115	\$120,980 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous
Risks in Cities,
Towns and Villages.
....115—\$120,980 00

Number of policies and amount at risk in force on each	Number o	of policies and	l amount at risk in	force on each	\$120,980	00
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PREMIUM NOTES OR UNDERTAKINGS. Amount of premium notes or undertakings on policies in force December	Issued three ye	
31st, 1880, after deducting all payments thereon and assessments levied.	\$3,828	82
Amount of premium notes or undertakings received during the year	3,984	00
Payments thereon	155	18

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HANOVER, ONT.

Commenced business July, 1878.

President—Alexander S. McEdwards. | Secretary—Abraham L. Gottwals. Unassessed premium note capital, \$6,763.88.

Assets.	
Amount of cash at head office "" in Agents' hands, or in course of transmission "short date notes or due bills less than one year overdue "of unpaid assessments one year or more overdue \$460-79	\$76 20 2 59 34 50
Total admitted assets except premium note capital Amount of unassessed premium note capital	\$113 29 6,763 88
Total assets	\$6,877 17
. Liabilities.	
Amount of claims for losses due and payable	
Amount of all other liabilities, exp. account	\$347 00 6 80
Total liabilities	\$353 80
Surplus of assets over liabilities	\$6,523 37
Income.	
Amount of cash received for Agents' fees and surveys. " " as first payment on premium notes " of interest received during the year	\$126 60 346 57 7 48
Total income	\$480 65
Expenditure.	Control of the Advisory
Amount paid for losses which occurred during the year	\$456 00
Amount paid for commissions to Agents \$188 60	
" investigation of claims, inquest 27 60	
" license fee	
" printing, stationery and advertising . 22 25 " salaries, Directors' and Auditors' fees. 62 00	
" postages, telegrams and express 6 20	
" other expenses, balance from previous	
year	
Total expenses carried out	411 13
Total expenditure	\$867 13

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$1,800 00	\$560,253 00	\$562,053 00

TOTAL RISKS.

No. of Risks.	Amount covered.
319	\$329,440 00
248	247,508 00
567	576,948 00
22	14,895 00
545	\$572,053 00
	319 248 567 22

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ e. 4 12	\$ c. 6,759-76	\$ c. 6,763 88
Amount of Premium Notes or Undertakings received during the year	8 40	3,689-69	3,698 09
Payments thereon	4 30	750 64	754_94

THE GRAND RIVER MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT GALT, ONT.

Commenced business 1876.

President—RICHARD BLAIN. | Secretary—C. W. GIRDLESTONE.

Unassessed premium note capital, \$12,195.45.

Amount of cash at head office	
" " in Bank	
	\$228 76
" in Agents' hands, or in course of transmission	62 75
" of unpaid assessments less than one year overdue	561 98
Total admitted assets except premium notes	\$853 49
Amount of unassessed premium note capital	12,195 45
Total assets	\$13,048 94
Liabilities.	
Amount of claims for losses reported but not due	\$15 00
" money borrowed from Banks and still unpaid	3,297 00
Total liabilities	\$3,312 00
Surplus of assets over liabilities	\$9,736 94

INCOME.

Amoun	colle	eash received as first payment on premium notes	\$823 2,791	
	01 (during the year	946	73
		Total income	\$4,560	95
		Expenditure.		
66		for losses which occurred during the past year. \$2,338 04 " in prior years 281 86	\$2,619	90
Expense	es:			
Ar	nount	t paid for commissions to Agents \$476-73		
	"	" Division Court costs		
1	66	" fuel and light 5 40		
	4.6	" investigation of claims		
	6.6	" interest		
	66	" law expenses 120 89		
	66	" printing, stationery and advertising 121 99		
	66	" rent and taxes		
	66	" salaries, Directors' and Auditors' fees. 753 14		
	66	" postages, telegrams and express 59 49		
	6.6	" other expenses	1.047	05
		Total expenses carried out	1,941	00
		Total expenditure	\$4,560	95

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$5,085 00	\$418,389 00	\$423,474 00

TOTAL RISKS.

TOTALI IUNIO.	
	Amount covered.
Policies in force at date of last statement	\$397.917 00
" Taken during the year, new and renewed	
Total	\$525,272 00
Deduct Expired and Cancelled	
Total	\$423,474 00

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages,	Mercantileor other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.	
Number of Policies and Amount at Risk in force on each	\$266,434 00	\$121,035 00	\$36,005 00	

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied.	\$ c. 95 00	\$ c. 12,097 45	\$ c.
Amount of Premium Notes or Undertakings received during the year		5,145 00 823 11	5,145 00 823 11

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT YORK, ONT.

Commenced business April, 1875.

President—Andrew Turnbull.	Secretary—F. A. NE	LLES.
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Unassessed premium note capital, \$5,502.30.

Assets.	
'Amount of cash at head office	\$350 17 8 50 61 43
Total admitted assets except premium notes	\$420 10 5,502 30
Total assets	\$5,922 40
Liabilities.	
Amount of claims for losses resisted	\$185 00
Total liabilities	\$185 00
Surplus of assets over liabilities	\$5,737 40
Іхсоме.	
Amount of cash received as Agents' fees and surveys	\$222 50 874 25
Total income	\$1,096 75
Expenditure.	
Amount paid for losses which occurred during the past year	\$435 00
Expenses:—	
Amount paid for commissions to Agents \$154 00 " "fuel and light	
Total expenses carried out	\$334 61
Total expenditure	\$769 61

MISCELLANEOUS.

RISKS.

	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$266,789 00	\$450 00	\$112,955 00	\$380,194 00

TOTAL RISKS.

·	No. of Risks.	Amount covered.
Policies in force at date of last statement	290	\$338,312 00
" Taken during the year, new and renewed	151	222,897 00
Total	441	- 561,209 00
Deduct Expired and Cancelled	133	181,015 00
Total	308	\$380,194 00

CLASSIFICATION OF RISKS.

Farm and
Non-hazardous
Risks in Cities,
Towns and
Villages.

Number of policies and amount at risk in force on each....... \$380,194 00

				-
	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied		8 c. 6 76	\$ c. 1,922 27	\$ c. 5,502/30
Amount of Premium Notes or Undertakings received during the year	3,207 10		302 37	3,509 47

GLOBE MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT BRANTFORD, ONT.

Commenced business November, 1873.

President—John Strickland. | Secretary—David Curtis.

Unassessed premium note capital, \$5,185.43.

Amount of cash at head office	
" in Bank 791 32	21 100 40
" in Agents' hands, or in course of transmission	\$1,169 43 52 85
" of unpaid assessments less than one year overdue	272 54
" one year or more overdue \$351 62	212 04
" short date notes or due bills less than one year overdue.	674 06
" short date notes or due bills one year or	011 00
more overdue	
Total admitted assets except premium notes	\$2,168 88
Unassessed premium notes	5,241 58
1	
Total assets	\$7,310 46
Liabilities.	
Amount due on expense account	\$77 22
Total liabilities	\$77 22
Surplus of assets over liabilities	\$7,233 24
INCOME.	
Amount of cash received for fees, etc.	\$3 50
" as first payment on premium notes	470 76
" collected on assessments which were levied during	
the present year \$531.86	
" collected this year on assessments which were levied	
in prior years	20*
" of interest received during the year	605 49
" of interest received during the year	44 79
Total income	\$1,124 54

EXPENDITURE.

	for losses which occurred in prior years		\$404 00 23 90
Expenses:-			
Amount	paid for commissions to Agents	\$219 28	
66	" fuel and light	14 68	
66	" statutory assessments	8 00	
66	" printing, stationery and advertising	35 20	
**	" salaries, Directors' and Auditors' fees.	349 59	
66	" postages, telegrams and express	14 51	
	Total expenses carried out		\$641 26
	Total expenditure		\$1,069 16

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$4,900 00	\$313,225 00	\$318,125 00

TOTAL RISKS.

	nt covered.
Policies in force at date of last statement\$27	
" taken during the year, new and renewed 12	5,925 00
	2 0 0 7 0 0
Total \$39	
Deduct expired and cancelled	5,185 00
Total \$32	3,700 00

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all	\$ c.	\$ c.	\$ c.
payments thereon and assessments levied	30 88	5,210 70	5,241 58
during the year	68-75 34-88	2,867 88 435 88	2,936 63 470 76

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED NEAR NEUSTADT, ONT.

Commenced business March, 1878.

President—John Keing. | Secretary—George Hopf.

Unassessed premium note capital, \$11,291.43.

Amount of cash at head office	\$100 68 34 10 11 00
Total admitted assets less premium notes Amount of unassessed premium notes	\$145 78 11,291 43
Total assets	\$11,437 21
Liabilities.	
Amount of claims for losses reported, but not due	\$850 00
Total liabilities	\$850 00
Surplus of assets over liabilities	\$10,587 21
Income.	
Amount of cash received for fees and surveys " collected on assessments which were levied during the present year	\$106 00
in prior years	363 40
Total income	\$469 40

- 73										
H.	V	P	F	N	D	I^{η}	PГ	т	R	E.

EXPENDITURE.		
Amount paid for losses which occurred during the year Expenses:—		\$450 00
Amount paid for statutory assessment	\$13 50	
" " printing, stationery and advertising	20 15	
" salaries, Directors' and Auditors' fees,		
President's salary	5 00	
" postages, telegrams and express	7 88	
" other expenses	0 50	
Total expenses carried out		47 03
Total expenditure		\$497 03

MISCELLANEOUS.

RISKS.

	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$10,000 00	\$20,700 00	\$462,650 00	\$493,350 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	285	\$349,400 00
" Taken during the year, new and renewed	140	170,750 00
Total	425	520,150 00
Deduct Expired and Cancelled	23	26,800 00
Total	402	\$493,350 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied.	\$ c. 122 27½	\$ c.	\$ c.	5 c. 11,325 53
Amount of Premium Notes or Undertakings received during the year	64 621	221 75	3,823 75	4,110 12

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN GUELPH TOWNSHIP, GUELPH P. O.

Commenced business February, 1860.

President—John Hobson. | Secretary—William Whitelaw.

Unassessed premium note capital, \$15,116.55.

Assets.

Amount of cash at head office	
In Bank	\$344 19
Total admitted assets except premium notes	\$344 19 15,116 55
Total assets	\$15,460 74
Liabilities.	
None.	
Surplus of assets over liabilities	\$15,460 74
Ratio of surplus to amount at risk, 4.56 per cent.	
Income.	
Amount of cash received as first payment on premium notes	\$216 37 8 00
Total income	\$224 37
Expenditure.	
Amount paid for losses which occurred in prior years	\$159 00 4 78
Expenses:—	

\$8 00 28 30

50 00

86 30

\$250 08

Amount paid for statutory assessment

" printing, stationery and advertising...

salaries, Directors' and Auditors' fees.

Total expenses carried out

MISCELLANEOUS.

RISKS.

Issued for three years.

Amount covered by policies in force December 31st, 1880, on the Mutual

\$343,925 00

TOTAL RISKS.

·	No. of Risks.	Amount covered.
Policies in force at date of last statement		\$360,000 00
" Taken during the year, new and renewed		166,600 00
Total		526,600 00
Deduct Expired and Cancelled		184,909 00
Total	200	\$341,691 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

Issued for three years.
\$15,423 63

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied Amount of premium notes or undertakings received during the year Payments thereon

5,548 00 216 37

\$291 14

33.

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT NEW GERMANY, ONT.

Commenced business January, 1880.

President—EDWARD HALTER.

Secretary—A. EMLINGER.

Unassessed premium note capital, \$8,308.67

Assets. Amount of cash at head office \$142 24 " in Bank 117 00 " in Agents' hands, or in course of transmission 18 90 short date notes or due bills less than one year overdue 143 94 \$422 08 Total assets, except premium note capital..... 8,308 67 Total assets \$8,730 75 LIABILITIES. None. Surplus of assets over liabilities..... \$8,730 75 Ratio of surplus to amount at risk, 6 per cent. INCOME. \$291 14

Expenditure.	
Amount paid for losses which occurred during the year	\$13 00
Expenses:—	
Amount paid for investigation of claim	125 11
Total expenditure	\$138 11
Miscellaneous.	
RISKS.	Issued for five
Amount covered by policies in force December 31st, 1880, on the Mutual system	years. \$142,665 00
TOTAL RISKS.	. No. of
Policies taken during the year, new and renewed	Risks, 162
Ri	nd Non-hazardous sks in Citics, s and Villages. -\$142,665 00
PREMIUM NOTES OR UNDERTAKINGS.	Issued for five years.
Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied. Amount of premium notes or undertakings received during the year Payments thereon	\$8,308 67 8,743 75 435 08

HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT TORONTO, ONT.

Commenced business 7th August, 1837.

Discontinued business 15th August, 1881.

President—Hon. John McMurrich. Secretary—John Rains.

Unassessed premium note capital, \$17,703.05.

Amount of cash at head office \$220 33 "" in Bank 566 89	\$787	
" of unpaid assessments less than one year overdue	1,195	95
Total admitted assets except premium note capital	\$1,983 17,703	
Total assets	\$19,686	22
Liabilities.		
Amount of money borrowed on debentures or other securities, and still unpaid, including accrued interest	\$1,007 1,462	
Total liabilities	\$2,469	45
Surplus of assets over liabilities	\$17,216	77
Income.		
Amount of cash received as first payment on premium notes 'collected on assessments which were levied during the present year	\$81	13
" collected this year on assessments which were levied in prior years	2,561	87
Amount of income from all other sources		75
Total income	\$2,685	75

EXPENDITUR	E.			
Amount paid for losses which occurred during the " re-insurances and returned premi " repayment of loans	iums			\$16 3 7 5 1,347 7
Expenses:—				
Amount paid for Commissions to Agents " " fuel and light	ress	4 10 18	92 77 7 45 47 93 45 47 90 00 82 17 20 55 10 56 20 05	\$526 9
Total expenditure				\$1,898 5
Miscellaneou	rre			
RISKS,	U 3.			
Amount covered by policies in force December 31s				Issued for three years. \$167,865 0
TOTAL RISKS	S.	200		
TOTAL RISKS	S.	of R	o. isks.	Amount covered.
TOTAL RISKS	Carried to propose the carried to th	of R		covered.
Policies in force at date of last statement	Carlotte to the Carlotte to th	of R	isks.	covered. \$282,030 00
Policies in force at date of last statement		of R	30 45	\$282,030 00 36,005 00
Policies in force at date of last statement		of R	30 45 75	\$282,030 00 36,005 00 318,035 00
Policies in force at date of last statement		of R:	30 45	\$282,030 00 36,005 00
Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled		of R:	isks.	\$282,030 00 36,005 00 318,035 00 150,170 00
Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total		of R	30 45 75 47 28 Mills,	\$282,030 00 36,005 00 318,035 00 150,170 00
Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total	F RISKS. Farm and Non-hazare Risks in Citi	of R	Mills, Haz	\$282,030 00 36,005 00 318,035 00 150,170 00 \$167,865 00

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT ZURICH, ONT.

Commenced business February, 1875.

President—Hugh Love, Sen. | Secretary—Henry V. Dirstein.

Unassessed premium note capital, \$21,871.45

ASSETS. Amount of eash at head office..... \$8 11 Total assets except premium note capital \$8 11 \$21,871 45 Amount of unassessed premium note capital..... \$21,879 56 Total assets LIABILITIES. Amount of claims for losses due and payable \$250 00 \$250 00 Total liabilities..... \$21,629 56 Surplus of assets over liabilities..... Ratio of surplus to amount at risk, 2.24 per cent. INCOME. Cash on hand \$48 89 Amount of cash received as first payment on premium notes...... \$175 51 \$224 40 Total income

EXPENDITURE.

Amount paid for lo	osses which occurred during the year		\$115 17
Expenses:—			
66 60 60 60 60 60 60 60 60 60 60 60 60 6	for investigation of claims license fee printing, stationery and advertising. salaries, Directors' and Auditors' fees. travelling expenses	\$6 00 15 10 14 90 50 00 5 45	
. Tota	postages, telegrams and express l expenses carried out	9 67	101 12 \$216 29

MISCELLANEOUS.

RISKS.	Issued for five
Amount covered by policies in force December 31st, 1880, on the Mutual	years.
system	\$964,980 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	854	\$858,410 00
" Taken during the year, new and renewed	293	350,600 00
Total	1,147	1,209,010 00
Deduct Expired and Cancelled	236	244,030 00
Total	911	\$964,980 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of	policies and	amount at risk in	force on eac	h	911—\$964,980 00
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PREMIUM NOTES OR UNDERTAKINGS.	Issued for five years.
Amount of premium notes or undertakings on policies in force December	
31st, 1880, after deducting all payments thereon and assessments levied.	\$21,871 45
Amount of premium notes or undertakings received during the year	8,419 20
Payments thereon	175 51

THE HURON AND MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT LONDON, ONT.

Commenced business 23rd December, 1878.

President—A. B. Powell.

Secretary—Henry E. Sharpe.

Unassessed premium note capital, \$19,745.92.

Amount of cash at head office\$86 27	
" in Bank	
	\$127 65
" in Agents' hands, or in course of transmission	607 18
" of unpaid short date notes or due bills less than one year overdue.	615 02
" due by Phœnix Mutual on re-insurance account	400 00
Estimated value of office furniture	
Total admitted assets except premium note capital	\$1,749 85
Amount of unassessed premium note capital	19,745 92
Total assets	\$21,495 77
Liabilities.	
Amount of claims for losses reported, but not due	\$1757 10
matured	800 00
" of all other liabilities, expense account	277 54
Total liabilities	\$2,834 64
Surplus of assets over liabilities	\$18,661 13

INCOME.

Amount of	cash received as first payment on premium notes	\$6,172 29
	collected on assessments which were levied during the present	90,172 20
	year	1,384 62
66	interest received during the year	14 19
	cash received for debentures or securities sold or negotiated	
	during the year	800 00
66	of income from all other sources	222 93
	m	
	Total income	\$8,594 03
	Expenditure.	
Amount pa	id for losses which occurred in prior years \$885 75	
c6 I	" losses which occurred during the past year. 1,627 64	
		\$2,513 39
66	" re-insurances and returned premiums	1,148 37
	*	
Expenses :-		
•		
Amour	at paid for commissions to Agents	
	Division Court costs 21 05	
	1 der and light	
	investigation of claims 34 02	
	interest 34 34	
	" license fee	
ci	rent and taxes	
	" salaries, Directors' and Auditors' fees. 2,301 63	
66	" travelling expenses	
66	" postages, telegrams and express 129 42	
"	" other expenses	
	Total expenses carried out	4,833 54
	Total expenditure	\$8,495 30
	Louis expenditure	\$0,400 00

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$48,916 00	\$648,197 00	\$697,113 00

TOTAL RISKS.

The second secon	No. of Risks.	Amount covered.
Policies in force at date of last statement	768	\$475,037 00
"Taken during the year, new and renewed	826	503,553 00
Total	1,594	978,590 00
Deduct Expired and Cancelled	418	281,477 00
Total	1,176	\$697,113 00

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages.	Mercantile or other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and amount at risk in force on each	729—\$416,103 00	388—\$224,085 00	59—\$56,925 00

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	• \$ c. 236 68	\$ c. 19,509 24	\$ c. 19,745 92
Amount of Premium Notes or Undertakings received during the year	1,937 24	23,849 92	25,787 16
Payments thereon	1,551 95	5,749 49	7,301 44

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN THE TOWNSHIP OF HOWICK, WROXETER P.O.

Commenced business July, 1873.

· President—James Edgar.

Secretary—WILLIAM MCKERCHER.

Unassessed premium note capital, \$97,373.39.

Amount of cash at head office \$262 76 "" in Bank 1,500 00 "of unpaid assessments less than one year overdue "" one year or more overdue \$65 40 Total admitted assets except premium note capital Amount of unassessed premium note capital Total assets	\$1,762 76 400 29 \$2,163 05 97,373 39 \$99,536 44
·	The state of the s
Liabilities.	
Amount of claims for losses resisted	\$1,331 09
Total liabilities	\$1,331 09
Surplus of nett assets over liabilities	\$98,205 35
Income.	
Amount of cash received as first payment on premium notes " " as fees and surveys " collected on assessments which were levied during the present year	\$157 03 297 75
in prior years	4,411 50
" of cash received for debentures or securities sold or negotiated	1,111 00
during the year Of income from all other sources	350 00 24 04
Total income	\$5,240 32

\$97,373 39 15,863 40

157 03

Expenditure.		
Amount paid for losses which occurred in prior years during the past year	\$400 00 1,976 00	\$2,376 00
Repayment of loans		350 00
Expenses:—		
Amount paid for commissions and fees to Agents	\$157 75 49 40	
" investigation of claims	9 50	
statutory assessment	34 00	
" law expenses	15 00	
· printing, stationery and advertising	53 25	
rent and taxes	$\begin{array}{c} 7 & 50 \\ 662 & 90 \end{array}$	
salaries, Directors' and Auditors' fees. travelling expenses	25 00	
. " postages, telegrams and express	35 09	
other expenses	84 10	
Total expenses carried out		\$1,133 49
Total expenditure		\$3,859 49
Miscellaneous.		
RISKS.		T 10 0
		Issued for five years.
Amount covered by Policies in force December 31st, 1880, on	the Mutual	
system		\$2,209,890 00
TOTAL RISKS.		
	No. of Risks.	Amount covered.
Policies in force at date of last statement	1,874	\$2,133,807 00
taken daring the year, new and removed the tree tree tree tree tree tree tree		317,268 00
Total	2,137	2,451,075 00
Deduct Expired and Cancelled	218	241,185 00
Total	1,919	\$2,209,890 00
CLASSIFICATION OF RISKS.		d Non-hazardou
		ks in Cities, s and Villages.
Number of policies and amount at risk in force on each	1,919—	\$2,209,890 00
PREMIUM NOTES OR UNDERTAKING	S.	Issued for five
Amount of premium notes or undertakings on policies in force	. Dl	years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied

Amount of premium notes or undertakings received during the year.....

Payments thereon

HAMILTON MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HAMILTON, ONT.

Commenced business May, 1877.

President—JACOB T. NOTTLE.

Secretary—A. ALEXANDER.

On May 23rd, 1881, all risks were cancelled, and the Company proceeded to wind up its affairs.

GENERAL BRANCH.

Tibbito.		
Amount of cash in Agents' hands, or in course of transmission	\$81 4	
" of unpaid assessments less than one year overdue	1,046 9	9
" " one year or more overdue \$610 11 " short date notes or due bills less than one year overdue.	204 3	1
" short date notes or due bills one year or	204 0	T
more overdue \$91 58		
" due from Phænix Mutual on re-insurance account	560 0	0
Total admitted assets except premium notes	. \$1,892 7	5
Amount of unassessed premium note capital	4,978 8	
Total assets	ØC 071 C	
Total assets	\$6,871 6	_
Liabilities.		
Amount of claims for losses reported, but not due	\$1,900 0	
" due Hydrant branch	332 0	
" due on expense account	702 2	25
" of money borrowed on debentures or other securities, and still unpaid, including accrued interest	506 5	7
Total liabilities	\$3,440 8	35
Surplus of assets over liabilities	\$3,430 7	.5
INCOME.		
Amount of cash received as first payment on premium notes	\$753 7	-2
" collected on assessments which were levied during		
the present year		
" collected this year on assessments which were levied in prior years		
in prior years	2,547 8	86
Amount received from Phænix Mutual re-insurance account	299 5	
" of income from all other sources	14 9	
Total income	\$3,615 9	99

EXPENDITURE.

Amount paid for losses which occurred in prior years \$100 00 1,354 40	\$1,454 40 293 57 50 00
Expenses:—	
Amount paid for commissions to Agents \$234 03 " fuel and light 13 18 " interest 57 32 " license fee 9 75 " law expenses 75 00 " printing, stationery and advertising 74 02 " rent and taxes 172 50 " salaries, Directors' and Auditors' fees 589 50 " travelling expenses 65 10 " postages, telegrams and express 82 24 " other expenses 105 87 Total expenses carried out Amount of all other expenditures	\$1,478 51 50 00
Total expenditure	\$3,326 48

Miscellaneous.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$5,307 00	\$566,182 00	\$571,489 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	654	\$509,503 00
" Taken during the year, new and renewed	315	235,083 00
Total	969	744,586 00
Deduct Expired and Cancelled	225	173,097 00
Total	744	\$571,489 00

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks m Cities, Towns and Villages.	Mercantile or other Hazardous Risks,	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and amount at risk in force on each	718—\$553,333 00	21—\$13,206 00	5\$4,950 00

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for one year or less.	Issued for three years.	, Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1889, after deducting all payments thereon and assessments levied	\$ c. 120 85	\$ c. 4,858 00	\$ c. 4,978 85
Amount of Premium Notes or Undertakings received during the year	120 85	5,622 11	5,742 96
Payments thereon	89 74	663 98	753 72

HYDRANT BRANCH.

Unassessed premium note capital, \$11,043,93.

Am	ount	of cash at head office	\$69 76		
	6.6	" in Bank	88 85	*	
				\$158	61
	66	" in Agents' hands, or in course of transmission		31	29
	6.6	of unpaid assessments less than one year overdue		543	20
	6+	"assessments one year or more overdue	\$614 30		
	6 6	of unpaid short date notes or due bills less than one year	overdue.	98	06
	6.6	" short date notes or due bills one year or			
		more overdue	\$39 82		
	6.6	due by General Branch		332	03
		·			
Tota	al ad	mitted assets except premium note capital		\$1,163	19
		of unassessed premium note capital		\$10,580	98
		Total assets		\$11,744	

LIABILITIES.

Amount of claims for losses reported, but not due money borrowed on debentures or other securities, an	d still pn-	\$394	00
paid, including accrued interest		470	88
" money borrowed on expense account		502	
all other liabilities		100	00
Total liabilities		\$1,467	13
Surplus of assets over liabilities		\$10,277	0.4
Ratio of surplus to amount at risk 3.31 per cent.		φ10,211	O.F.
Ілсоме.			
		0000	۵۸
Amount of cash received as first payment on premium notes " collected on assessments which were levied during		\$606	20
the present year	\$1,127 11		
" collected this year on assessments which were levied	. ,		
in prior years	224 21	1 0 - 1	20
" of income from all other sources		1,351	
of income from an other sources		*	85
Total income		\$1,962	37
Expenditure.			
Amount paid for losses which occurred in prior years	\$3 50		
	476 00		
" " " " insurances and returned premiums		\$479	
" re-insurances and returned premiums	• • • • • • • • • • • • • • • • • • • •	96	71
Expenses:—			
Amount paid for commissions to Agents	\$282 86		
" Division Court costs	53 83		
" fuel and light	11 55		
" investigation of claims" " interest	15 00 62 09		
" license fee	9 75		
" law expenses	101 67		
" printing, stationery and advertising	58 03		
" rent and taxes	172 49		
" salaries, Directors' and Auditors' fees.	739 50		
" postages, telegrams and express	18 64		
" other expenses	121 88		2.2
Total expenses carried out		1,647	29
Total expenditure		\$2,183	50
98			_

MISCELLANEOUS.

RISKS.

Issued for three years.

Amount covered by policies in force December 31st, 1880, on the Mutual system

\$309,892 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	451	\$361,892 00
" Taken during the year, new and renewed	171	123,642 00
Total	622	485,534 00
Deduct Expired and Cancelled	226	175,642 00
Total	396	\$309,892 00

CLASSIFICATION OF RISKS.

,	Mercantile or other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and amount at risk in force on each	395-\$307,892 00	1-\$2,000 00

PREMIUM NOTES OR UNDERTAKINGS.

Issued for three years.

\$10,580 98 5,656 62 606 20

LAMBTON (EAST) FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT WATFORD.

Commenced business November, 1875.

President—John Dallas. | Secretary—John D. Eccles.

Unassessed premium note capital, \$8,057.27.

ASSETS.

Amount of cash value of mortgages, bonds, debentures and other securities held by the Company	\$600 00
" at head office	φοσο σο
" in Bank or Treasurer's hands 2,203 24	
III Daile of Treasurer's heards	2,282 33
" in Agents' hands, or in course of transmission	53 15
" of unpaid short date notes or due bills less than one year overdue.	306 40
" " one year or	300 10
more overdue	
more overque	
Total admitted assets except premium note capital	\$3,241 88
Amount of unassessed premium note capital	8,180 48
Illiount of unimpossed promising notes depress	
Total assets	\$11,422 36
LIABILITIES.	
Amount due on re-insurance account	\$22 35
" expense account	8 80
Total liabilities	\$31 15
2000 1000000000000000000000000000000000	
Surplus of assets over liabilities	\$11,391 21
Ratio of surplus to amount at risk, 0.8 per cent.	
100	

INCOME.

## Cash received for debentures or securities sold or negotiated during the year	
## Cash received for debentures or securities sold or negotiated during the year	
EXPENDITURE. Amount paid for losses which occurred during the year	1 65
EXPENDITURE. Amount paid for losses which occurred during the year	0 00
Amount paid for losses which occurred during the year \$21 "" re-insurances and returned premiums 20 "" as reward for convicting an incendiary 20 Expenses:— Amount paid for commissions to Agents \$283 74 "" Division Court Costs 978 "" statutory assessment 27 97 "" printing and advertising 79 64 "" rent and taxes 25 00 "" salaries, Directors' and Auditors' fees. 420 40	1 74
Amount paid for losses which occurred during the year \$21 "" re-insurances and returned premiums 20 "" as reward for convicting an incendiary 20 Expenses:— Amount paid for commissions to Agents \$283 74 "" Division Court Costs 978 "" statutory assessment 27 97 "" printing and advertising 79 64 "" rent and taxes 25 00 "" salaries, Directors' and Auditors' fees. 420 40	
" "re-insurances and returned premiums 3 " "as reward for convicting an incendiary 20 **Expenses:— ** Amount paid for commissions to Agents \$283 74 " "Division Court Costs 9 78 " "statutory assessment 27 97 " "printing and advertising 79 64 " "rent and taxes 25 00 " salaries, Directors' and Auditors' fees 420 40	
## " as reward for convicting an incendiary	1 00
Expenses:— \$283 74 " " Division Court Costs	4 58
Amount paid for commissions to Agents \$283 74 " " Division Court Costs 9 78 " " statutory assessment 27 97 " " printing and advertising 79 64 " " rent and taxes 25 00 " " salaries, Directors' and Auditors' fees 420 40	0 00
" Division Court Costs	
" statutory assessment 27 97 " printing and advertising 79 64 " rent and taxes 25 00 " salaries, Directors' and Auditors' fees 420 40	
" printing and advertising 79 64 " rent and taxes 25 00 " salaries, Directors' and Auditors' fees 420 40	
" rent and taxes	
" salaries, Directors' and Auditors' fees. 420 40	
Salaries, Directors and Additors fees. 420 40	
" postages, telegrams, express, stationery	
and books	
" other expenses 7 08	
Total expenses carried out 95	6 05
Total expenditure	1 63

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$10,450 00	\$1,341,819 00	\$1,352,269 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	1,328 568	\$1,198,927 00 535,052 00
Total	1,896	1,733,979 00
Deduct Expired and Cancelled	415	381,710 00
Total	1,481	\$1,352,269 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each1,481-\$1,352,269 00

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c.	\$ c. 8,161 38	\$ c. 8,180 48
Amount of Premium Notes or Undertakings received during the year	41 60 20 80	6,221 50 3,096 15	6,263 10 3,116 95

LINCOLN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT BEAMSVILLE.

Commenced business June, 1868.

President-Jas. T. OILL.

Secretary—JACOB HIPPLE.

" unpaid assessments which were levied during the year	276 87
Total assets except premium note capital	\$334 76 1,835 52
Total assets	\$2,170 28
Liabilities.	
None.	
Surplus of assets over liabilities	\$2,170 28
Ratio of surplus to amount at risk, 0.91 per cent.	
Income.	
Amount of cash as first payment on premium notes	\$163 20
in prior years	\$864 40
Amount of income from all other sources	1 20
Total income	\$1,028_80
Expenditure.	
Amount paid for losses which occurred in prior years	\$564 40
" " returned premiums	61 00
Carried forward	\$626 15

Brought forward		\$626 15
Expenses:— Amount paid for commissions to Agents ""inspection of risks ""interest ""ilicense fee ""printing, stationery and advertising. ""salaries, Directors' and Auditors' fees. ""travelling expenses. ""postages, telegrams and express Total expenses carried out Total expenditure.	\$100 00 50 00 39 70 20 48 16 25 103 25 11 00 4 08	\$344 76 \$970 91
. Miscellaneous.		
RISKS.		Issued for three years.
Amount covered by policies in force December 31st, 1880, on the system	ne Mutual	\$238,642 00
TOTAL RISKS.		
	No. of Risks.	Amount covered.
Policies in force at date of last statement	376	\$285,512 00
" Taken during the year, new and renewed	104	79,350 00
Total	480	364,862 00
Deduct Expired and Cancelled	164	126,220 00
Total	316	\$238,642 00
CLASSIFICATION OF RISKS. Number of policies and amount at risk in force on each	Ri Town	d Non-hazardous sks in Cities, s and Villages. \$238,642 00
PREMIUM NOTES OR UNDERTAKINGS	5.	Issued for
Amount of premium notes or undertakings on policies in force 31st, 1880, after deducting all payments thereon and assessme Amount of premium notes or undertakings received during the y	ents levied.	three years. \$1,835 52 1,192 75

Note.—This Company ceased to do business in December, 1830, and cancelled all its risks. The cancellation took effect at noon on the 31st December, 1880.

41.

LENNOX AND ADDINGTON GRANGE MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT NAPANEE, ONT.

Commenced business 17th August, 1876.

President—HENRY HUFFMAN.

Secretary-James Daly.

Unassessed premium note capital, \$16,565.35.

Amount of cash at head office	\$127 46
Total admitted assets except premium note capital	\$127 46 16,565 35
Total assets	\$16,692 81
Liabilities.	
Amount of money borrowed on debentures or other securities, and still unpaid, including accrued interest	\$1,476 16
Total liabilities	\$1,476 16
Surplus of assets over liabilities	\$15,216 65
Income.	
Amount of cash received as first payment on premium notes. collected this year on assessments which were levied in prioryears. interest received during the year cash received for debentures or securities sold or negotiated during the year.	\$102 60 73 69 2 91 730 43
Total income	\$909 63

Expenditure.		
Amount paid for losses which occurred during the year		\$702 96
Expenses:—		
Amount paid for interest	28 96	
" printing, stationery and advertising	6 50	
" salaries, Directors' and Auditors' fees.	106 75	
" postages, telegrams and express	5 07	
" other expenses	35 40	*100.40
Total expenses carried out		\$182 68
Total expenditure		\$885 64
Miscellaneous.		
RISKS.		Issued for three
A line living to form December 21st 1880 on	the Mutual	years.
Amount covered by policies in force December 31st, 1880, on system		\$583,146 00
system -		
TOTAL RISKS.		
	No. of Risks.	Amount covered.
	OI MISKS.	covered.
Policies in force at date of last statement		\$348,364 00
	439	\$348,364 00 234,782 00
	439	· ·
" Taken during the year, new and renewed		234,782 00
" Taken during the year, new and renewed		234,782 00
" Taken during the year, new and renewed		234,782 00 \$583,146 00 Farm and Non-
" Taken during the year, new and renewed		234,782 00 \$583,146 00 Farm and Non- hazardous
" Taken during the year, new and renewed		234,782 00 \$583,146 00 Farm and Non- hazardous Risks in Cities, Towns and
" Taken during the year, new and renewed	439	234,782 00 \$583,146 00 Farm and Non- hazardous Risks in Cities,
" Taken during the year, new and renewed Total	439	234,782 00 \$583,146 00 Farm and Non- hazardous Risks in Cities, Towns and Villages.
" Taken during the year, new and renewed Total	439	234,782 00 \$583,146 00 Farm and Non- hazardous Risks in Cities, Towns and Villages.
"Taken during the year, new and renewed	439	Farm and Non-hazardous Risks in Cities, Towns and Villages. \$583,146 00
"Taken during the year, new and renewed	439 S.	Farm and Non-hazardous Risks in Cities, Towns and Villages. \$583,146 00
"Taken during the year, new and renewed	S. e December	Farm and Non-hazardous Risks in Cities, Towns and Villages. \$583,146 00
"Total	s. e December nents levied. year	234,782 00 \$583,146 00 Farm and Nonhazardous Risks in Cities, Towns and Villages. \$583,146 00 Issued for three years. \$16,565 35 7,272 93
"Taken during the year, new and renewed	s. e December nents levied. year	Farm and Non-hazardous Risks in Cities, Towns and Villages. \$583,146 00 Issued for three years. \$16,565 35

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN TOWNSHIP OF M'KILLOP, SEAFORTH P.O.

Commenced business 20th May, 1876.

President—James Kerr. Secretary—W. J. Shannon.

Unassessed premium note capital, \$49,443.33.

Amount of cash at head office	\$7 99
Total admitted assets except premium note capital	\$7 99 49,443 33
Total assets	
Liabilities.	
Amount of claims for losses due and payable	\$624 00
Total liabilities	
Surplus assets over liabilities	\$48,827 32

INCOME.

INCOME.		
Amount of cash on hand	\$338	64
" received for Agents' fees and surveys	187	00
" collected on assessments which were levied during		
the present year\$1,898-78		
" collected this year on assessments which were levied		
in prior years 79 23		
	1,978	01
" of interest received during the year	2	34
" of cash received for debentures or securities sold or negotiated dur-		
ing the year	750	00
" of income from all other sources	51	62
Total income	\$3,307	61
		20.79
Expenditure.		
Amount paid for losses which occurred during the past year	\$1.890	22
Repayment of loans	750	00
Office furniture (safe)	75	00
Expenses:—		
Amount paid for investigation of claims		
" "interest		
" " license fee		
" printing, stationery and advertising 87 14		
" salaries, Directors' and Auditors' fees. 385 74		
" postages, telegrams and express 31 45		
Total expenses carried out	592	39
Total expenditure	\$3,307	61

Miscellaneous.

RISKS.

	Issued for one year or less.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$5,000 00	\$288,760 00	\$24,150 00	\$1,875,346 00	\$2,193,256 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	1,391	\$1,498,434 00
" Taken during the year, new and renewed	374	777,597 00
Total	1,765	2,276,031 00
Deduct Expired and Cancelled	83	82,775 00
Total	1,682	\$2,193,256 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each1,682-\$2,193,256 00

	Issued for one year or less.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
all payments thereon and assessments levied	146 50	4,610 63	500 50	44,185 70	49,443 33
Amount of Premium Notes or Undertakings received during the year	68 50	93 00	91 00	11,495 62	11,708 12

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT WEST M'GILLIVRAY, ONTARIO.

Commenced business 2nd May, 1877.

President-John McVicar.

Secretary-WILLIAM FRASER.

Unassessed premium note capital, \$5,984.94.

ASSETS. Amount of cash at head office..... \$43 86 unpaid assessments less than one year overdue 245 18 one year or more overdue .. Total admitted assets except premium note capital \$289 04 Premium note capital \$5,984 94 Total assets \$6,273 98 LIABILITIES. Amount of claims for losses reported, but not due \$500 00 resisted 600 00 \$1,100 00 of promissory notes or drafts issued in payment of claims not yet matured 1,261 40 Total liabilities.... \$2,361 40 INCOME. Amount of cash received as first payment on premium notes \$47 60 collected on assessments which were levied during the present year \$549 13 collected this year on assessments which were levied in prior years 101 70 650 83 Total income... \$698 43

Expenditure.

Amount paid for losses which occurred in prior years during the past year.	\$110 00 550 00	
		\$660 00
Expenses:—		
Amount paid for Government assessment	\$11 30	
" " printing, stationery and advertising		
" salaries, Directors' and Auditors' fees.		
" travelling expenses		
Total expenses carried out		48 05
Total expenditure		\$710.05

MISCELLANEOUS.

RISKS.

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	387	\$392,955 00
" Taken during the year, new and renewed	32	23,800 00
Total ,,,	419	416,755 00
Deduct Expired and Cancelled	20	19,600 00
Total	399	\$397,155 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied. Amount of premium notes or undertakings received during the year.....

Payments thereon

Issued for five years. \$5,162 21

428 40

47 60

EAST AND WEST NISSOURI AND WEST ZORRA MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT THAMESFORD, ONT.

Commenced business 25th May, 1878.

President—A. HENDERSON. | Secretary—C. HORSMAN.

Unassessed premium note capital, \$19,935.70.

Amount of cash in bank	\$46	
" unpaid assessments less than one year overdue	32	17
Total admitted assets except premium note capital	\$78	
Amount of unassessed premium note capital	19,935	70
Total assets	\$20,014	23
Liabilities.		
Cash advanced by Secretary (without interest)	\$32	19
Surplus of assets over liabilities	\$19,982	04
Ratio of surplus to amount at risk, 4.5 per cent.		
Income.		
Cash in hand	\$76	85
Amount of cash received as first payment on premium notes	94	00
" received for Agents' fees and surveys \$104 00		
" collected on assessments which were levied during the present year.	941	79
Total income	\$1,112	64

Expi	ENDITU	RE.
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Amount paid for losses which occurred during the year	\$929 00
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$E_{\cdot i}$

Amount 1	paid for	commissions to Agents \$104 00			
••	6.	investigation of claims	\$2	00	
6.6	+6	statutory assessment	10	90	
+ 6	66	printing, stationery and advertising	48	50	
٧.	4.6	rent and taxes	5	00	
. 6	46	salaries, Directors' and Auditors' fees.	43	00	
. 6	64	postages, telegrams and express	4	86	
	Total e	expenses carried out			\$114 26
	Totalo	ypenditure			\$1.043.26

Miscellaneous.

RISKS.

Issued for five years.

Amount covered by policies in force December 31st, 1880, on the Mutual \$437,835 00 system

TOTAL RISKS.

	No. of Risks.	Amount.
Policies in force at date of last statement	210	\$297,100 00
" Taken during the year, new and renewed	112	150,785 00
Total	322	447,885 00
Deduct Expired and Cancelled	3	3,200 00
Total	319	\$444,685 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

Issued for five years.

Amount of premium notes or undertakings on policies in force December
31st, 1880, after deducting all payments thereon and assessments levied.
Amount of premium notes or undertakings received during the year

\$19,935 75

7,539 25 94 00 Payments thereon

8

NICHOL MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FERGUS, ONT.

Commenced business May, 1860.

President—Alexander Burnet. | Secretary—John Beattie.

Unassessed premium note capital, \$23,685.25.

Amount of cash at head office	\$288 514 290	18
Total admitted assets except premium note capital	\$1,093 23,685	
Total assets	\$24,778	67
Liabilities.		
Amount of claims for losses due and payable	\$10	00
Total liabilities	\$10	00
Surplus of assets over liabilities. Ratio of surplus to amount at risk, 1.68 per cent.	\$24,768	67
Income.		
Amount of cash received as first payment on premium notes " collected on assessments which were levied during the present year	\$418	93
in prior years	\$1,457	3.1
" of cash collected on short date notes	848	
Total income	\$2,724	99

Expenditure.		
Amount paid for losses which occurred in prior years	\$1,412 26	
" " during the past year.		
_		\$2,194 60
" re-insurances and returned premiums		22 41
" " refund to Agents		33 48
Expenses:—		
Amount paid for interest	\$49 78	*
" statutory assessment	32 95	
" " printing, stationery and advertising	46 45	
" salaries, Directors' and Auditors' fees.	517 91	
" postages, telegrams and express	35 87	•
Total expenses carried out		682 9
Total expenditure		\$2,933 4
Miscellaneous.		
RISKS. Amount covered by policies in force December 31st, 1880, on t		
Amount covered by policies in force December 31st, 1880, on t		years.
Amount covered by policies in force December 31st, 1880, on t		years.
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS.	No. of Risks.	\$1,469,780 00 Amount covered.
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement	No. of Risks.	\$1,469,780 00 Amount covered. \$1,371,968 00
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement "Taken during the year, new and renewed	No. of Risks.	\$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement	No. of Risks. 1,059 500 1,559	\$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement Taken during the year, new and renewed Total Deduct Expired and Cancelled	No. of Risks. 1,059 500 1,559 385	\$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00 513,198 00
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement	No. of Risks. 1,059 500 1,559 385	\$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total CLASSIFICATION OF RISKS.	No. of Risks. 1,059 500 1,559 385 1,174 Farm an Ris Town	\$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00 513,198 00 \$1,469,780 00 d Non-hazardouks in Cities, s and Villages.
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total	No. of Risks. 1,059 500 1,559 385 1,174 Farm an Ris Town	\$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00 513,198 00 \$1,469,780 00 d Non-hazardouks in Cities, s and Villages.
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total CLASSIFICATION OF RISKS. Number of policies and amount at risk in force on each PREMIUM NOTES OR UNDERTAKINGS	No. of Risks. 1,059 500 1,559 385 1,174 Farm an Ris Towns1,174—	Amount covered. \$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00 513,198 00 \$1,469,780 00 d Non-hazardouks in Cities, s and Villages. \$1,469,780 00 Issued for three years.
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total CLASSIFICATION OF RISKS. Number of policies and amount at risk in force on each PREMIUM NOTES OR UNDERTAKINGS Amount of premium notes or undertakings on policies in force	No. of Risks. 1,059 500 1,559 385 1,174 Farm an Ris Town1,174— 8.	Amount covered. \$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00 513,198 00 \$1,469,780 00 d Non-hazardou ks in Cities, s and Villages. \$1,469,780 00 Issued for three years.
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total CLASSIFICATION OF RISKS. Number of policies and amount at risk in force on each PREMIUM NOTES OR UNDERTAKINGS Amount of premium notes or undertakings on policies in force 31st, 1880, after deducting all payments thereon and assessm	No. of Risks. 1,059 500 1,559 385 1,174 Farm an Ris Towns1,174— S.	Amount covered. \$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00 513,198 00 \$1,469,780 00 d Non-hazardou ks in Cities, s and Villages. \$1,469,780 00 Issued for three years. \$23,685 26
Amount covered by policies in force December 31st, 1880, on t system TOTAL RISKS. Policies in force at date of last statement "Taken during the year, new and renewed Total Deduct Expired and Cancelled Total CLASSIFICATION OF RISKS. Number of policies and amount at risk in force on each PREMIUM NOTES OR UNDERTAKINGS Amount of premium notes or undertakings on policies in force	No. of Risks. 1,059 500 1,559 385 1,174 Farm an Ris Town1,174 S. e December ents levied.	\$1,469,780 00 Amount covered. \$1,371,968 00 611,010 00 1,982,978 00 \$1,469,780 00 d Non-hazardouks in Cities, s and Villages. \$1,469,780 00 Lissued for three years. \$23,685 23,12,101 40

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN TOWNSHIP OF ONEIDA, YORK P.O.

Commenced business 27th March, 1875.

President-Jas. Stewart. Secretary-John Senn.

Unassessed premium note capital, \$6,572.40.

Amount of cash at head office		66 50 82
Total admitted assets except premium note capital	\$75 6,572	
Total assets	\$6,648	38
Liabilities.		
None.		
Surplus of assets over liabilities	\$6,648	38
Ratio of surplus to amount at risk, 2.17 per cent.		
Income.		
Amount of cash received for Agents' fees and surveys	\$135 276	
Total income	\$411	76
Expenditure.		
Amount paid for losses which occurred during the year	\$225	00
Expenses:— Amount paid for commissions to Agents \$46 50 " "investigation of claims 2 00 " statutory assessment 5 00 " printing, stationery and advertising 18 00 " salaries, Directors' and Auditors' fees 60 00 " postages, telegrams and express 9 38 " other expenses 1 50 Total expenditure Total expenditure	\$142 \$367	
Total expenditure	\$201	30

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$500 00	\$96,492 00	\$1,600 00	\$206,422 00	\$305,014 00

TOTAL RISKS.

· · · · · · · · · · · · · · · · · · ·	No. of Risks.	Amount covered.
Policies in force at date of last statement	250	\$301,723 00
" Taken during the year, new and renewed	98	127,316 00
Total	348	429,039 00
Deduct Expired and Cancelled	96	124,025 00
Total	252	\$305,014 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

	Issued for one year or less.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount of Premium Notes or Under- takings on Policies in force Decem- ber 31st, 1880, after deducting all	\$ c.	\$ c.	\$ c.	\$ c.	\$ e.
payments thereon and assessments levied	2 50	1,476 63	32 00	5,061 22	6,572 40
Amount of Premium Notes or Undertakings received during the year	*****	386 00	* * * * * * * * * * * * * * * * * * * *	2,448 92	2,835 57

COUNTY OF PEEL FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT BRAMPTON, ONT.

Commenced business 24th June, 1876.

President—Thomas Holtby. Secretary—Luther Cheyne.

Unassessed premium note capital, \$19,927.17.

Amount of cash at head office	\$163 180	
Total admitted assets less premium note capital	\$344	49
Liabilities.		
Amount of claims for losses reported, but not due	\$420	00
Total liabilities	\$420	00
Income.		
INCOME.		
Amount of cash received as first payment on premium notes	\$428	54
" " for Agents' fees and surveys	50	00
" collected on assessments which were levied during		
the present year		
" collected this year on assessments which were levied		
in prior years		
	1,785	11
Total income	\$2,263	65

EXPENDITURE.

Am	ount paid	for lo	sses which occurred during the past year			\$1,815 00
Exp	enses:—					
		paid f	or commissions to Agents	\$160		
	66	6.6	license fee	16	80	
	6.	66	printing, stationery and advertising	33	33	
	6.6	4.6		12	25	
	6.6	4.6		101	00	
	6.6	66	travelling expenses	6	10	
	4.6	66	postages, telegrams and express	8	31	
	66	4.6	other expenses	4	44	
		Total				342 73
		Total	expenditure			\$2,157 73

MISCELLANEOUS.

RISKS.

Issued for four years.

Amount covered	by policies	in force	December 31st,	1880, on the	Mutual	
system					\$1,365	5,887 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	886	\$1,127,364 00
" Taken during the year, new and renewed	321	370,240 00
Total	1,207	1,497,604 00
Deduct Expired and Cancelled	141	131,717 00
Total	1,066	\$1,365,887 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each1,066-\$1,365,887 00

PREMIUM NOTES OR UNDERTAKINGS.	Issued for year	
Amount of premium notes or undertakings on policies in force December		
31st, 1880, after deducting all payments thereon and assessments levied.	\$19,927	17
Amount of premium notes or undertakings received during the year	7,634	10
Payments thereon	428	54

PHŒNIX MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT TORONTO, ONT.

Commenced business 21st March, 1877.

President—J. J. WITHROW. Secretary—JOHN BRANDON.

Unassessed premium note capital, \$22,501.27.

Amount of cash at head office		
" in bank 8,129 65		
	\$8,259	07
Amount of cash in Agents' hands, or in course of transmission, as per		
schedule B.	7,175	09
Amount of unpaid assessments less than one year overdue	7,952	45
" one year or more overdue \$3,605 93		
" in Division Court		
" of office furniture		
Total admitted assets except premium note capital	\$23,386	61
Amount of unassessed premium note capital	22,501	27
Total assets	\$45,887	88

LIABILITIES.

Amount of claims for losses due and payable	14,965 49 194 40 \$15,159 89 \$42,642 18
INCOME.	
Amount of cash received as first payment on premium notes "collected on assessments which were levied during the present year	\$27,943 26 14,263 77 340 71 94 44
Total income	\$42,642 18
Total Model	
Expenditure.	
Amount paid for losses which occurred in prior years \$6,091 81 " " which occurred during the past year. 14,646 69 Amount paid for re-insurances and returned premiums	\$22,039 05 4,278 06
Expenses:—	
Amount paid for commissions to Agents	13,850 36
Total expenditure	\$40,167 47

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$662,664 82	\$1,500,940 31	\$2,153,605 13

TOTAL RISKS.

•	No. of Risks.	Amount covered.
Policies in force at date of last statement	2,774	\$1,997,516 00
" Taken during the year, new and renewed	2,103	1,883,045 14
Total	4,877	3,880,591 14
Deduct Expired and Cancelled	1,976	1,726,986 01
Total	2,901	\$2,153,605 13

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages.	Mercantile or other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and amount at risk in force on each	1,344\$840,363 00	1,315—\$1,051,892 16	242—\$261,349 00

	Issued for one year or less.	Issued for three years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 1,294 76	\$ c. 21,206 51	\$ c. 22,501 27
Amount of Premium Notes or Undertakings received during the year	21,514 87	26,819 37	48,334 24
Payments thereon	18,504 30	9,410 46	27,914 76

49.

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN TOWNSHIP OF PUSLINCH, ABERFOYLE P.O.

Commenced business April, 1859.

President—Duncan McFarlane. | Secretary—James Scott.

Unassessed premium note capital, \$6,054.65.

Amount of cash at head office	\$60 38
Total admitted assets except premium note capital	\$60 38 \$6,054 65
Total assets	\$6,115 03
LIABILITIES.	
None.	
Surplus of assets over liabilities	\$6,115 03
Ratio of surplus to amount at risk, 1.75 per cent.	
Income.	
Amount of cash received as first payment on premium notes or undertakings.	\$134 00
" collected on assessments which were levied during the present year.	1,049 85
Total income	\$1,183 85
Expenditure.	
Amount paid for losses which occurred in prior years \$13 50 " " which occurred during the past year. \$1,063 75	
	\$1,077 25
Re-payment of loans	100 00
Carried forward	\$1,177 25

•	
Brought forward	\$1,177 25
Expenses:—	
Amount paid for investigation of claims	
" interest 8 00	
" statutory assessment 9 15	
" printing, stationery and advertising . 15 00	
salaries, Directors and Auditors lees. 300	
" postages, telegrams and express 3 93 Total expenses carried out	47 08
Total expenses carried out	47 03
Total expenditure	\$1,224 33
Miscellaneous.	
RISKS.	T 10
Amount covered by religion in fame Danish 21 t 1920	Issued for three years.
Amount covered by policies in force December 31st, 1880, on the Mutual system	\$364,185 00
5,500 m	2004,100 00
TOTAL RISKS.	
	No of Risks.
Policies in force at date of last statement	
" taken during the year, new and renewed	82
Total	220
PREMIUM NOTES OR UNDERTAKINGS.	Issued for
Amount of premium notes or undertakings on policies in force December	three years.
31st, 1880, after deducting all payments thereon and assessments levied.	\$6,054 65
Amount of premium notes or undertakings received during the year	2,655 70
Payments thereon	
Layments thereon	134 00

*QUEEN MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT TORONTO, CNT.

Commenced business September, 1880.

President—John J. Withrow.

Secretary—Jno. Brandon.

Unassessed premium note capital, \$2,985.20.

Assets.	
Amount of cash at head office	
" in Agents' hands, or in course of transmission	\$658 30 376 03
Total assets except premium note capital	\$1,034 33 2,985 20
Total assets	\$4,019 53
Liabilities.	
Amount of all liabilities, exp. account	. \$47 74
Total liabilities	\$47 74
Surplus of assets over liabilities	\$3,971 79
Income.	
Amount of cash received as first payment on premium notes	\$2,418 73 3 17
Total income	\$2,421 90
Expenditure.	
Amount paid for re-insurances and returned premiums	\$41 44
Expenses—	
Amount paid for commissions to Agents	
Total expenses carried out	1,346 13
Total expenditure	\$1,387 57

^{*} The name of this Company has since been changed by order of His Honour the Lieutenant Governor in Council, under the provisions of section 24 of the Mutual Fire Insurance Companies' Act of 1881, to the "Trade and Commerce Mutual Fire Insurance Company."

Miscellaneous.

RISKS.

	Issued for one year or less.	Issued for three years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$138,883 33	\$60,985 00	\$199,868 33

TOTAL RISKS.

	No. of Risks.	Amount Covered.
Policies taken during the year, all new	274 35	\$239,718 33 39,850 00
Total	239	\$199,868 33

CLASSIFICATION OF RISKS.

	Farm and Non-hazard- ous Risks, in Cities, Towns and Villages.	Mercantile or other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and Amount at Risk in force on each	68-\$48,670 00	141—\$129,398 00	30-\$21,800 00

	Issued for one year or less. Issued for Three Years.		Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$969 49	\$2,015 71	\$2,985 20
Amount of Premium Notes or Undertakings received during the year	2,872 44	2,981 36	5,853 80
Payments thereon	1,716 84	701 89	2,418 73

51.

RIVER SPEED FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HESPELER, ONT.

Commenced business August, 1877.

President-James P. Phin. | Secretary-A. J. Brewster.

Unassessed premium note capital, \$5,858.30.

- 4		0		-	m	~	
A	r	3	5	E	Т	3	

Amount of cash at head office	\$821 88 1,892 88
Total admitted assets except premium note capital	\$2,714 76 5,858 30
Total assets	\$8,573 06
Liabilities.	
Amount of claims for losses due and payable	\$1,900 00
" money borrowed on debentures or other securities, and still un- paid, including accrued interest	723 95
Total liabilities	\$2,623 95
Surplus of assets over liabilities	\$5,949 11
INCOME.	
Amount of cash received as first payment on premium notes	\$13 67 852 76
during the year	575 00
Total income	\$1,441 43
Expenditure.	
Amount paid for losses which occurred during the year	\$550 00
Expenses:—	
Amount paid for investigation of claims	
" statutory assessment	
" rent and taxes	
" salaries, Directors' and Auditors' fees. 10 00	
" travelling expenses 3 00	
" postages, telegrams and express 10 33 Total expenses carried out	70 53
*	
Total expenditure	\$620 53

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$1,200 00	\$8,765 00	\$181,775 00	\$191,740 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	127	\$183,320 00
" Taken during the year, new and renewed	26	34,425 00
Total	153	217,745 00
Deduct Expired and Cancelled	23	26,005 00
Total	130	\$191,740 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

	Issued for on year or less.		Issued for five years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and	\$ c.	\$ c.	\$ c.	\$ c.
assessments levied	42 60	300 39	5,515 31	5,858 30
Amount of Premium Notes or Undertakings received during the year	60 00	112 50	1,548 75	1,721 25
Payments thereon	60	62	12 45	13 62

SAUGEEN MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT MOUNT FOREST, ONT.

Commenced business March, 1877.

President—F. W. Stevenson. Secretary—Henry L. Doake.

Unassessed premium note capital, \$6,519.31.

ASSETS.

Amount of cash at head office	\$6 10
unpaid assessments less than one year overdue	854 37
" " one year or more overdue \$177 53	
·	100 ==
" of all other assets	162 - 75
Total admitted assets except premium note capital	\$1,023 22
Amount of unassessed premium note capital	6,519 31
The second of th	
Total assets	\$7,542 53
Liabilities.	
Amount of claims for losses reported, but not due	\$450 00
	*
" money borrowed from Banks and still unpaid, including interest.	1,111 00
" all other liabilities, exp. account	29 35
Total liabilities	\$1,590 35
Surplus of gross assets over liabilities	\$5,952 18
	g/1, (1) = 10
Ratio of surplus to amount at risk, 1.7 per cent.	

	Income.			
Balance on hand			\$121	54
	ved as first payment on premium notes		437	80
	assessments which were levied during			
the pres	sent year	\$8 63		
" collected this	s year on assessments which were levied			
in prior	years	884 63		
	-		893	26
" of interest re	ceived during the year		6	57
of eash recei	ived for debentures or securities sold or	negotiated		
during	the year		691	00
" of income from	om all other sources		62	29
· Total in	icome		\$2,212	46
	Expenditure.			
Amount paid for losse	es which occurred in prior years		\$267	00
_	surances and returned premiums		12	29
			995	00
Expenses:—				
Amount paid for	commissions to Agents, \$26.80 for prior			
112104111 }	years, \$227.38 for 1880	\$254 18		
44 64	investigation of claims for prior years.	1 50		
.6 46	interest	95 56		
vi ii	license fee	8 25		
	law expenses for four years	163 60		
	printing, stationery and advertising	45 80		
	rent and taxes for year 1878, none this			
	year	73 84		
44 66	salaries, Directors' and Auditors' fees.	279 15		
44 66	postages, telegrams and express	10 19		
Total e	expenses carried out		932	07
Total e	xpenditure		\$2,206	36
Zotar ()				

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Total
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$7,800 00	\$324,851 00	\$332,651 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement		\$323,377 00
" Taken during the year, new and renewed		204,550 00
Total		527,927 00
Deduct Expired and Cancelled		195,276 00
Total	473	\$332,651 00

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages.	Mercantile or other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.	
Number of Policies and amount at risk in force on each	395—\$290,010 00	72—\$40,141 00	6—\$2,500 00	

	Issued for one year or less.	Issued for three years.	Total.
Amourt of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 129 48	\$ c. 6,389 83	\$ c. 6,519-31
Amount of Premium Notes or Undertakings received during the year	206 50	4,626-19	4,832 69
Payments thereon	61 95	375 85	437 80

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT ELFRIDA P.O.

Commenced business 30th July, 1880.

President—J. Pottruff. Secretary—H. Swayze.

Unassessed premium note capital, \$1,857.88.

Amount of cash at head office	\$111 8I 10 90
Total admitted assets except premium note capital	\$122 71 1,857 88
Total assets	\$1,980 59
Liabilities. None.	
Surplus of gross assets over liabilities	\$1,980 59
Ratio of surplus to amount at risk, 1.47 per cent.	
Income.	
Amount of cash received as first payment on premium notes. \$199 59	
" for members' fees	\$291 59
" of income from all other sources	2 50
Total income	\$294 09

Fundament.	Expenditure.		
Expenses:—			
Amount 1	paid for commissions to agents	\$61 00	
"	" registration	2 55	
46	law expenses	3 00	
**	printing, stationery and advertising	60 45	
	" salaries, Directors' and Auditors' fees.	50 00	
	" postages	4 48	
46	" other expenses	80	
	Total expenses carried out —		182 28
	Total expenditure	• • • • • • •	\$182 28
	Miscellaneous.		
	RISKS.		
	ed by policies in force December 31st, 1880, on th	e Mutual	Issued for three years. \$134,556 00
	TOTAL RISKS.		
Policies taken	during the year, all new	No. of Risks. 119	Amount covered. \$134,556 00
	CLASSIFICATION OF RISKS.	Risk	Non-hazardous s in Cities, and Villages.
Number of pol	icies and amount at risk in force on each	119—	\$134,556 00
	PREMIUM NŌTES OR UNDERTAKINGS.		Issued for
Amount of pr	emium notes or undertakings on policies in force	December	three years.
31st, 1880 Amount of pre	, after deducting all payments thereon and assessment mium notes or undertakings received during the ye	nts levied. ar	\$1,857 88 2,064 37
Payments ther	eon		206 49

SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT KEENANSVILLE, ONT.

Commenced business 21st June, 1878.

President—Thomas Morrow. | Secretary—George P. Hughes.

Unassessed premium note capital, \$1,907.34.

ASSETS.

Amount of cash at head office " unpaid assessments less than one year overdue " " one year or more overdue \$147-20	\$64 454	
Total admitted assets except premium note capital	\$518 2,229	
Total assets	\$2,747	86
Liabilities.		
Amount of money borrowed, and still unpaid	\$263	16
Total liabilities	\$263	16
Surplus of gross assets over liabilities	\$2,484	70

INCOME.

	\$29 00
ring	
\$182 12	
vied	
108 29	
	290 41
	70 24
-	
	\$389 65
	\$225 00
\$29 85	
20 00	
2 25	
g 34 48	
11 43	
	100 09
-	\$325 09
	\$29 85 20 00 25 g 34 48 11 43 2 08

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1886, on the Mutual system		\$73,786 00	S44,895 00	\$500 00	\$172,066

TOTAL RISKS.

The state of the s		-
	No. of Risks.	Amount covered.
Policies in force at date of last statement	76	\$119,836 00
" Taken during the year, new and renewed	75	85,346 00
Total	151	205,182 00
Deduct Expired and Cancelled	25	33,116 00
Total	126	\$172,066 0

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages.	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and amount at risk in force on each	125-\$170,066 00	1\$2,000 00

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN TOWNSHIP OF SOUTHWOLD, CARSLEY P.O.

Commenced business September, 1878.

President—Thos. Hunter. Secretary—Richard Stafford.

Unassessed premium note capital, \$6,065.50.

Amount of cash at head office	\$3	41
Total assets except premium note capital Unassessed premium notes	\$3 \$6,065	
Total assets	\$6,068	91
Liabilities.		
None.		
Surplus of assets over liabilities	\$6,068	91
Ratio of surplus to amount at risk, 2 per cent.		_
Income.		
Amount of cash received for agents' fees and surveys	\$148	25
Total income	\$148	25
Expenditure.		
Expenses:— 386 75 Amount paid for commissions to agents 386 75 " "statutory assessment 4 55 " "printing, stationery and advertising 27 60 " "rent of Hall 2 00 " "salaries 49 75 " "postages, telegrams and express 1 10 Total expenses carried out —	171 \$171	

Miscellaneous.

RISKS.

Issued for five years.

Amount covered by policies in force December 31st, 1880, on the Mutual system

\$303,275 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	164	\$188,400 60
" Taken during the year, new and renewed	98	121,200 00
Total	262	309,600 00
Deduct Expired and Cancelled	5	6,325 00
Total	257	\$303,275 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

Issued for five years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied. Amount of premium notes or undertakings received during the year.....

\$6,065 50 2,424 00

THE SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT ANNAN, ONT.

Commenced business August, 1869.

President—Gideon Harkness. | Secretary—Hugh Reid.

Premium note reserve, \$19,808.24.

Cash at head office	\$158 02
" in agents' hands	150 00
Arrears of assessments levied in 1880	125 16
" prior assessments	
Total admitted assets, except premium note reserve	\$433 18
Premium note reserve	19,808 24
m .	#000 041 4D
Total assets	\$20,241 42
Liabilities.	
Rent of office	\$8 00
Income.	
Cash in hand	\$501 17
" received for agents' fees and surveys	177 00
" on first payments on premium notes	466 32
" collected on assessments of 1880	849 07
" prior assessments	19 70
" received for interest	4 70
Income from all other sources	3 82
70 . 1 *	22 0.11 79
Total income	\$2,021 78
Expenditure.	
Amount paid for losses which occurred prior to 1880	\$713 33
" " during 1880	860 40
" Division Court costs	1 20
" investigation of claims	12 50
" statutory assessment	27 90
" printing, stationery and advertising	26 83
" salaries and Directors' fees	189 00
" postages, telegrams and express	21 67
" refund premium	0 70
other expenses	10 23
Total expenditure	\$1,863 76
1	

MISCELLANEOUS.

RISKS.

	Issued for one year or less.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$15,758 00	\$916,155 00	\$20,711 00	\$92,498 00	\$1,045,122 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	814	\$954,752 33
" Taken during the year, new and renewed	337	385,632 00
Total	1,151	1,340,384 33
Deduct Expired and Cancelled	248	295,262 00
Total	903	\$1,045,122 33

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies and amount at risk in force on each903-\$1,045,122 00

	Issued for one year or less and two years.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments		\$ c.	\$ c.	\$ c.	\$ c.
levied	312 67	17,509 72	371 92	1,613 93	19,808 24
Amount of Premium notes or Undertakings received during the year		7,425 03	51 61	301 09	8,026 70
Payments thereon or in course of transmission.		• • • • • • • • • • • • • • • • • • • •			404 71

\$144 76

57.

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT WATERFORD, ONT.

Commenced business April 10th, 1879.

President—John D. Smith. Secretary—Lyman N. Collver.

Unassessed premium note capital, \$6,883.10.

ASSETs.

Amount of cash at head office.....

Total admitted assets except premium note capital	\$144 7 6,883 1	
Total assets	\$7,027 8	36
Liabilities.		
None.		
Surplus of gross assets over liabilities	\$7,027 8	36
Ratio of surplus to amount at risk, 1.54 per cent.		
INCOME.		
Amount of cash received for fees and surveys	\$220 7	75
" as first payment on premium notes	153 (06
· collected this year on assessments which were levied in prior years.	1 :	20
Total income	\$375 (— 01

Issued for

EXPENDITURE.

Amount paid	d for losses which occurred during the past year	. \$30	00
Expenses:-			
Amount	t paid for commissions to agents \$128 7	7 5	
44	" statutory assessment	55	
6.6	" printing, stationery and advertising 15 5	55	
4+	" salaries, Directors' and Auditors' fees. 112 8	30	
4.6	" postages, telegrams and express 5 9)6	
	Total expenses carried out	_ 279	61
	Total expenditure	\$309	61

MISCELLANEOUS.

RISKS.

ALAN-4604	Issued for three
Amount covered by policies in force December 31st, 1880, on the Mutual	years.
system	\$455,885 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	190	\$229,435 00
" Taken during the year, new and renewed	182	229,850 00
Total	372	459,285 00
Deduct Expired and Cancelled	4	3,400 00
Total	368	\$455,885 00

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages.
Number of policies and amount at risk in i	Force on each

Amount of premium notes or undertakings on policies in force December	three yes	
31st, 1880, after deducting all payments thereon and assessments levied.	\$6,883	10
Amount of premium notes or undertakings received during the year	3,799	28
Payments thereon	151	98

58.

USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FARQUHAR, ONT.

Commenced business June, 1876.

President-Robert Gardiner. Secretary-N. J. Clark.

Unassessed premium note capital, \$12,887.12.

Amount of cash at head office	\$35	
" unpaid assessments less than one year overdue	· 17	73
Total admitted assets except premium note capital	\$52 12,2 3 8	
Total assets	\$12,350	99
Liabilities.		
Amount of money borrowed on debentures or other securities and still unpaid, including accrued interest	\$100	00
Total liabilities	\$100	00
Surplus of gross assets over liabilities	\$12,250	99
Income.		
Amount of cash received as first payment on premium notes "for agents' fees and surveys "collected on assessments which were levied during the present year "of cash received for debentures or securities sold or negotiated during the year "ing the year	\$26 65 1,730	00 12
Total income	\$1,921	39

Expenditure.		
Amount paid for losses which occurred during the past year		\$1,606 33
Expenses:—		
Amount paid for commissions to agents (fees) """ investigation of claims """ license fee """ printing, stationery and advertising . """ salaries, Directors' and Auditors' fees. """ postages, telegrams and express Total expenses carried out	\$65 00 12 85 5 10 47 25 129 10 20 50	279 80 \$1,886 13
. Miscellaneous.		
RISKS.		Issued for five
Amount covered by policies in force December 31st, 1880, on t system		years. \$861,005 00
TOTAL RISKS.		
	No. of Risks.	Amount covered.
Policies in force at date of last statement	690	\$815,255 00
"taken during the year, new and renewed	65	59,300 00
Total	755	\$874,555 00
Deduct Expired and Cancelled	14	13,550 00
Total	741	\$861,005 00
CLASSIFICATION OF RISKS.		
Number of policies and amount at risk in force on each	Risl Towns	1 Non-hazardous ks in Cities, and Villages. -\$861,005 00
Number of policies and amount at risk in force on each	Risl Towns 741–	ks in Cities, and Villages.

\$30 92

59.

WALPOLE FARMERS' MUTUAL FIRE ASSURANCE COMPANY.

LOCATED AT JARVIS, ONT.

· Commenced business July, 1867.

President—Chas. Simon.

Secretary—John Heasman.

Unassessed premium note capital, \$18,082.51.

Assets.

Amount of cash at head office.....

" in Agents' hands, or in course of transmission	e. · 2	3 46
Total admitted assets except premium note capital Amount of unassessed premium note capital Total assets Liabilities. None.		00
Amount of unassessed premium note capital Total assets Liabilities. None.	951	
Total assets	. 991	38
Liabilities. None.	. 18,082	51
None.	. \$18,133	89
Surplus of net assets over liabilities		
	. \$18,133	89
Ratio of surplus to amount at risk, 1.91 per cent.		
Income.		
Balance of cash from last statement	. \$206	25
Amount of cash received as first payment on premium notes	. 263	24
" " for Agents' fees and surveys		00
" collected this year on assessments which were levied in prior years		50
Total income	. \$822	99

EXPENDITURE.

			4		
Amount paid for lo	sses which occurred in prior years	\$19	20		
" lo	sses which occurred during the past year.	304	95		
				\$324	15
Expenses:—					
Amount paid f	or commissions to Agents	\$121	50		
"	investigation of claims	7	00		
"	license fee	17	85		
"	printing, stationery and advertising	46	07		
"	salaries, Directors' and Auditors' fees.	271	00		
44 44	postages, telegrams and express	4	50		
Total	expenses carried out			467	92
Total	expenditure			\$792	07

MISCELLANEOUS.

RISKS.

THE STATE OF THE S	Issued for one year or less.	Issued for three years.	Issued for four years.	Issued for five years.	Total.
Amount covered by Policies in force December 31st, 1880, on the Mutual system	\$6,725 00	\$265,540 00	\$4,950 00	\$669,478 00	\$946,693 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	652	\$916,815 00
" Taken during the year, new and renewed	223	305,185 00
Total	875	1,222,000 00
Deduct Expired and Cancelled	216	275,307 00
Total	659	\$946,693 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT WATERLOO, ONT.

Commenced business August, 1874.

President—GEO. MOORE.

Manager—Levi Stauffer.

Unassessed premium note capital, \$74,207.48.

Assets.

Amount of unpaid assessments less than one year overdue	\$223 69
Total admitted assets except premium note capital	\$223 69 74,207 48
Total assets	74,431 17
Liabilities.	
Amount of money borrowed and still unpaid	\$98 27
Total liabilities	\$98 27
Surplus of admitted assets over liabilities	\$74,332 90
Income.	
Amount of cash received as first payment on premium notes " collected on assessments which were levied during the present year	\$60 20
" of eash received for debentures or securities sold or negotiated dur-	\$1,145 73
ing the year	808 37
Total income	\$2.014 30

EXPENDITURE.

Amount paid for losses which occurred during the year	\$30 00- 1,420 17
Expenses:—	
Amount paid for investigation of claims	
" " interest 43 72	
" statutory assessment	
" printing, stationery, advertising and	
postage	
" salaries, Directors' and Auditors' fees. 360 50	
" other expenses (office furniture) \$8 00	
Total expenses carried out	556 13
Total expenditure	\$2,006 30

MISCELLANEOUS.

RISKS.

	Issued for five
	years.
Amount covered by policies in force December 31st, 1880, on the A	Iutual
system	\$1,521,867 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	866	\$1,300,883 00
" Taken during the year, new and renewed	257	432,084 00
Total	1,123	1,732,967 00
Deduct Expired and Cancelled	139	211,100 00
Total	984	\$1,521,867 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS:

Issued for five years.

\$74,207 48 21,909 20 60 20

THE WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT ST. HELEN'S, ONT.

Commenced business May 1st, 1879.

President—Charles Girvin. | Secretary—R. Murray.

Unassessed premium note capital, \$13,832.19.

ASSETS.

Amount of cash at head office	\$31 5	47 95
Total admitted assets except premium note capital	\$37	42
Amount of unassessed premium note capital	13,382	19
Total assets	\$13,419	61
Liabilities.		
MATERIAL LIBO		
Amount of all liabilities, suspense account	\$20	52
Total liabilities	\$20	52
	****	22
Surplus of gross assets over liabilities	\$13,399	61
Ratio of surplus to amount at risk, 3.77 per cent.		
Tygova		
Income.		
Amount of cash received as first payment on premium notes	\$96	16
" collected on assessments which were levied during the present year.	618	82
Total income	\$714	98
		_

EXPENDITURE.

Amount paid	for losses which occurred in prior years	\$596	05
Expenses :-			
Amoun	t paid for investigation of claims \$7 50		
"	" interest 3 95		
66	" license fee 14 50		
66	" printing, stationery and advertising 55 55		
66	" salaries, Directors' and Auditors' fees. 53 00		
"	" travelling expenses 6 50		
66	" postages, telegrams and express 7 55		
	Total expenses carried out	148	55
	Total expenditure	\$744	60

MISCELLANEOUS.

RISKS.

Issued for five years. Amount covered by policies in force December 31st, 1880, on the Mutual \$354,549 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	168	\$201,000 00
" Taken during the year, new and renewed	144	159,975 00
Total	312	360,975 00
Deduct Expired and Cancelled	6	6,426 00
Total	306	\$354,549 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

.....306-\$354,549 00 Number of policies and amount at risk in force on each

PREMIUM NOTES OR UNDERTAKINGS.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied. \$13,382 19 Amount of premium notes or undertakings received during the year..... Payments thereon

Issued for five years.

6,411 00

96 16

WELLINGTON COUNTY MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT GUELPH, ONT.

Commenced business September, 1840.

President—Frederick W. Stone. | Secretary—Charles Davidson.

Unassessed premium note capital, \$242,091.14.

Assets.

Amount of cash value of real estate less incumbrances	\$400	00
	"	
at head office	16	33
" in Agents' hands, or in course of transmission	12	25
" unpaid assessments less than one year overdue	336	82
" one year or more overdue \$238 43		
Total assets except premium note capital	\$765	40
Amount of unassessed premium note capital	242,091	14
Total assets	\$242,856	54
Liabilities.		
Amount of claims for losses reported, but not due	\$165	52
" money borrowed from banks and still unpaid	4,886	31
" cash premiums not yet appropriated	1,754	46
" of all other liabilities		00
Total liabilities	\$6,807	29
Surplus of assets over liabilities	\$236,049	25

INCOME.

Amount of cash received as first payment on premium notes " collected on assessments which were levied during		\$1,310 8	38
the present year	\$13,114 49		
confected this year on assessments which were levied	01 59		
in prior years	81 53	19 100 0	10
" of interest received during the year		13,196 0	
" of interest received during the year " of income from all other sources		51 1 304 1	
of income from an other sources		90 4 1	Labor
Total income		\$14,862	16
			_
Expenditure.		•	
Amount paid for losses which occurred in prior years	\$1,500 00		
" losses which occurred during the past year			
•		\$2,682	26
" returned premiums		17 3	34
" repayment of loans		8,103	02
Expenses:—			
Amount paid for commissions to Agents	\$352 61		
" Division Court costs	52 10		
" fuel and light	34 68		
" investigation of claims	92 04		
" interest	437 88		
" statutory assessment	70 50		
" law expenses	273 44		
" printing, stationery and advertising	215 92		
" rent and taxes	93 20		
" salaries, Directors' and Auditors' fees.	2,438 20		
" postages			
" other expenses	137 58		
Total expenses carried out		4,307	90
Amount of all other expenditures		69 8	
Total expenditure		\$15,180	07

MISCELLANEOUS.

RISKS.

Issued for three years.

Amount covered by policies in force December 31st, 1880, on the Mutual system

.\$2,575,603 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	2,263	\$2,514,330 00
" Taken during the year, new and renewed	827	975,961 00
Total	3,090	3,490,291 00
Deduct Expired and Cancelled	823 .	914,688 00
Total	2,267	\$2,575,603 00

CLASSIFICATION OF RISKS.

	Farm and Non-hazardous Risks in Cities, Towns and Villages,	Mercantile or other Hazardous Risks.	Mills, Factories and other Extra Hazardous Risks.
Number of Policies and amount at risk in force on each	\$1 984,587 00	\$236,310 00	\$354,705 00

PREMIUM NOTES OR UNDERTAKINGS.

Issued for three years.

Amount of premium notes or undertakings on policies in force December 31st, 1880, after deducting all payments thereon and assessments levied. Amount of premium notes or undertakings received during the year.....

\$242,091 14

Payments thereon

103,153 33 1,310 88

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN TOWNSHIP OF WESTMINSTER, ONT.

Commenced business January, 1857.

President—Andrew Weldon.

Secretary—Henry Anderson.

Unassessed premium note capital, \$15,486.70.

ASSETS.

Amount of cash at head office..... \$1 83 " in bank 10,986 68 \$10,988 51 Total admitted assets except premium note capital \$10,988 51 Amount of unassessed premium note capital..... 15,486 70 Total assets \$26,475 21 LIABILITIES. None. Surplus of assets over liabilities..... \$26,475 21 Ratio of surplus to amount at risk, 2.71 per cent. INCOME. Amount of cash received as interim payment on premium notes \$143 99 collected on assessments which were levied during the present year. 1,734 73 of interest received during the year 599 74 Total income..... \$2,478 46

EXPENDITURE.

	for losses which occurred during the year		\$33 1	88 70·
Expenses :				
Amount	paid for investigation of claims	\$9 00		
66	" statutory assessment	18 95		
44	" printing, stationery and advertising	17 - 25		
66	" salaries, Directors' and Auditors' fees.	229 00		
66	" other expenses, inspecting steam engines.	6 00		
	Total expenses carried out		\$280	20
	Total expenditure		\$315	

MISCELLANEOUS.

RISKS.

Issued for five years.

Amount covered by policies in force	December 31st, 1880, on the Mutual	
system		\$974,840 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	739	\$943,560 00
" Taken during the year, new and renewed	161	235,375 00
Total	900	1,178,935 00
Deduct Expired and Cancelled	144	204,095 00
Total	756	\$974,840 00

CLASSIFICATION OF RISKS.

Farm and Non-hazardous Risks in Cities, Towns and Villages.

Number of policies an	l amount at risk in force on each	\$974,814 00
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EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

LOCATED IN EAST WILLIAMS TOWNSHIP, ONT.

Commenced business 8th August, 1875.

President—Neil McTaggart. Secretary—Wm. McCallum.

Unassessed premium note capital, \$2,143.43.

Assets.

Amount of cash at head office	
" in Bank 89 85	
	\$105 86
" in Agents' hands, or in course of transmission	13 80
" of unpaid assessments less than one year overdue	289 20
" one year or more overdue \$44 68	
Total admitted assets except premium note capital	\$408 86
Amount of unassessed premium notes	2,143 43
Total assets	\$2,552 29
Liabilities.	
Amount of monor homoroid on Clause when I will 1	#F00 00
Amount of money borrowed on Company's note, and still unpaid	\$700 00
· Total liabilities	\$700.00
Total liabilities	\$700 00
Surplus of assets over liabilities	\$1,852 29
Ratio of surplus to amount at risk, 0.58 per cent.	, ,

INCOME.

Amount of cash received as first payment on premium notes or under " collected on assessments which were levied during	takings.	\$180	70
the present year	\$75 74		
" collected this year on assessments which were levied	n		
in prior years	347 19		
		422	03-
of interest received during the year		10	01
" of cash borrowed during the year		700	00
·			
Total income		\$1,433	05
•			_
Expenditure.			
Amount paid for losses which occurred during the year		\$1,207	25
Expenses:—			
Amount paid for fuel and light	\$3 00		
" statutory assessment	4 15		
" printing, stationery and advertising	20 62		
" salaries, Directors' and Auditors' fees.	78 50		
" travelling expenses	5 35		
" postages, telegrams and express	50		
" other expenses	8 38		
Total expenses carried out —-		120	50
*			
Total expenditure		\$1,328	75
			_

Miscellaneous.

RISKS.

•	Issued for three years.	Total.
Amount covered by Policies in force December 31st. 1880, on the Mutual system	\$311,152 00	\$315,602 00

TOTAL RISKS.

	No. of Risks.	Amount covered.
Policies in force at date of last statement	283	\$272,262 00
" Taken during the year, new and renewed	86	94,200 00
Total	369	366,462 00
Deduct Expired and Cancelled	94	50,860 00
Total	275	\$315,602 00

CLASSIFICATION OF RISKS.

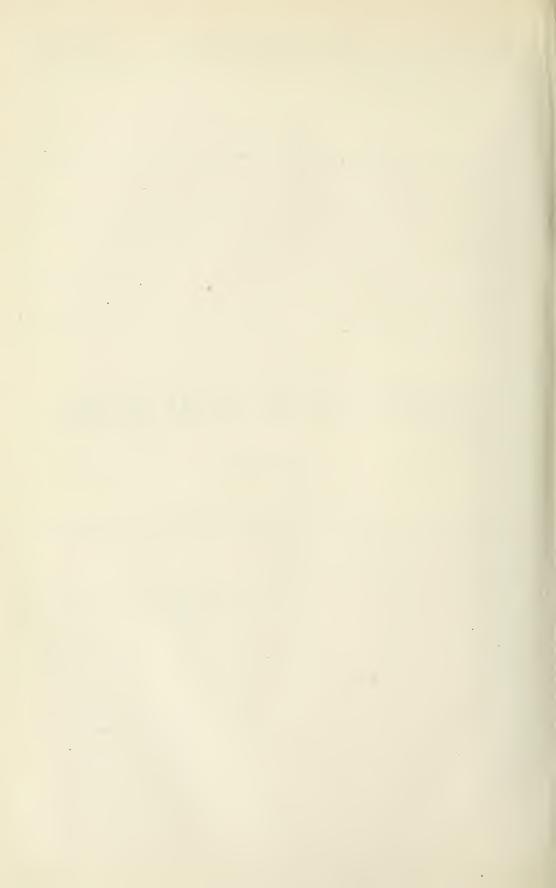
Farm and Non-hazardous Risks in Cities, Towns and Villages.

PREMIUM NOTES OR UNDERTAKINGS.

	Issued for one year or less.	Issued for three 'years.	Total.
Amount of Premium Notes or Undertakings on Policies in force December 31st, 1880, after deducting all payments thereon and assessments levied	\$ c. 25 50	\$ c. 2,117 93	\$ c. 2,143 43
Amount of Premium Notes or Undertakings received during the year	35 40	1,063 80	1,099 20
Payments thereon	5 40	187 10	192 50

JOINT STOCK COMPANIES.

1880.



JOINT STOCK COMPANIES.

1880.

65.

THE LONDON LIFE AND ACCIDENT INSURANCE COMPANY.

LOCATED AT LONDON, ONTARIO.

Incorporated March, 1874.

President—Joseph Jeffery.

Secretary-Wh. MARDON.

Subscribed Capital, \$218,500.

Amount paid up in cash \$22,500.

Deposited with the Treasurer of Ontario, \$49,582.

Assets.	
Ψ 0	\$293 9 3 550 00 20 00
	1,070 00
Amount of Canadian stocks owned by the Company absolutely—	
Par value. Market	t value.
678 Shares Ontario L. & D. Company \$33,900 00 \$44,4	09 00
621 " S. & I. Company 6,210 00 6,2	10 00
140 " Dominion S. & I. Company. 7,000 00 8,20	60 00
100 " Canadian S. & L. Company 5,000 00 6,00	
	50 00
32 "Huron and Erie S. & L. Com-	
pany 1,600 00 2,33	20 00
\$56,210 00 \$70,14	49 00 70,149 00
Amount of interest accrued and unpaid	
" premium notes on hand, for first year's premiums	
	19 86
Amount of premium notes due during 1881	55 91
	63 95
- Qui diffusi distinctional indicated in	1,839 72
Amount of deferred half and quarter premiums required to complet	te full
year's premiums on policies in force	2,510 92
Total assets	\$78,302 50

Liabilities.	
Amount of claims for losses resisted by the Company	
per cent	. 52,691 00
Total liabilities, except capital stock	\$57,691 00
Capital stock paid up	. 22,500 00
Amount of cash received for premiums—	
Life premiums	7 0
Total premiums	
On defensed promises	, ,
From investments	8
	- 5,368 50
Total income	\$20,715 47
Amount of claims raid	
Amount of claims paid " paid for policies surrendered	\$8,712 77 1,245 01
Expense Account— Salaries and Directors' fees)
Medical examiners' fees 599 50 Auditor's and actuary's fees 73 31	
Agents' commissions 1,051 69 Travelling expenses 1,611 89	
Rent	
r ostage, telegrams and express	
Exchange	
Advertising	
License fees and Government charges 69 00 Subscription to papers 24 75	
Minor office expenses	
TI - 1	8,136 17
Total expenditure	\$18,093 95
No. of policies issued during the year	
policies sufferidered	
" polices become claims the year	
policies not carried out	
policies terminated by lapse	
Total No. of policies in force	
Amount of insurance in force. \$560,870 31	

*COPY. Boston, Feb. 26th, 1881.

I hereby certify that I have valued the policies of the London Life Insurance Company to the 31st Dec., 1880, that I find the total amount of insurance at that date \$560.870.31, and the reserve or net value by the American experience table and interest at 4½ per cent. to be \$52,691.28.

(Signed) ELIZUR WRIGHT,

Consulting Actuary.

LIST OF STOCKHOLDERS.

wman, W	Name,	Residence.	Amount Subscribed.	Amount pa up in Cash.
wman, W. "	ullen, W. F.	London	\$1000 00	\$100 00
rtwistlee, F	owman, W	"	2000 00	200 00
1000, J. H.	linn, H. W.			100 00
Manistrophysics Manistroph	irtwistlee, P			
rey, W. Hamilton	elton, J. m			
usins, J. A. London				
mpbell, C. F.	ousins, J. A			100 00
wson, M. DeB. " 1000 00 100 0 10	ampbell, C. F	"	1000 00	100 00
Section Sect	awson, M. DeB			100 00
Indict, C. H.				
Section Sect	mery, A. S			
Sict J. H.				
rguson, J				
tzgerald, Miss G. B. " 1000 00 100 00 100 00 een, T " 1000 00 100 00 100 00 een, T " 1000 00 100 00 100 00 arris, G. B. " 21800 00 2180 00 arris, G. B. " 40000 00 4000 00 4000 00 een, T " 2000 00 200 00 ellmuth, Right Rev. Isaac " 2000 00 200 00 600 00 ellmuth, Right Rev. Isaac " 1000 00 100 00 500 00 ellmuth, Right Rev. Isaac " 2000 00 200 00 600 00 ellmuth, Right Rev. Isaac " 1000 00 100 00 500 00 ellmuth, Right Rev. Isaac " 2000 00 200 00 600 ellmuth, Right Rev. Isaac " 1000 00 100 00 500 00 ellmuth, Right Rev. Isaac " 1000 00 100 00 500 00 ellmuth, Right Rev. Isaac " 1000 00 100 00 600 ellmuth, Right Rev. Isaac " 1000 00 100 00 100 00 ellme, L. " 1000 00 100 00 100 00 ellme, L. " 1000 00 100 00 ellme, Ellme, L. " 1000 00 100 00 ellme, Ellme, L. " 1000 00 100 00 ellme, Ellme, L. " 1000 00 1	erguson, J	66	# 000 00	100 00
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hapman, A. T. (executors)	right, J			200 0
	hapman, A. T. (executors)	66		

ALLIANCE INSURANCE COMPANY.

LOCATED AT HAMILTON, ONT.

Commenced business April, 1880.

President—D. B. Chisholm.

Secretary—H. T. CRAWFORD.

Authorized Capital, \$500,000.

Subscribed Capital, \$133,000.

Capital paid up, \$11,194.90.

Deposited with Treasurer of Ontario for Fire Insurance only, \$10,000.

Statement for nine months ending 31st December, 1880.

Assets. Par Value. Market Value	
Stocks— Par Value. Market Value 10 shares Canada Loan and Banking Co. \$500 00 \$505 00	\$505 00
· ·	\$909.00
Cash— \$41 82 At head office \$40 00 Exchange Bank, special deposit 8,500 00 " " current account 3,617 01 Canada Loan and Banking Company 1,000 00	210 15 0 00
Interest due and unneid on steeles and denesits	\$13,158 83 361 67
Interest due and unpaid on stocks and deposits Agents' balances	2,017 26
Bills receivable, considered good, held by Company	14,725 30
Bits receivable, considered good, note by company	
Total assets	\$30,768 06
Liabilities.	
Amount of loans adjusted but not due	\$700 00
Re-insurance reserve	3,052 88
Balance of expense account	1,552 91
Due to Standard Company	2,413 75
Bills payable	528 72
Due Treasurer	1,744 47
Total liabilities except capital stock	\$9,992 73
Capital stock paid up in cash and notes	. \$25,804 20
Income.	
Gross premiums received in cash	
Deduct re-insurance, rebate and return premiums 2,710 44	
Net cash actually received for premiums	\$6,685 99
Proceeds of loan from Standard Company	2,413 75
Received for calls on capital	11,194 90
Total income	\$20,294 64

EXPENDITURE.

Amount paid for losses Re-insurance and returned premiums Expenses of organization Investments	\$175 00 1,957 98 2,661 13 500 00
Expense Account—	
Amount paid for commission or brokerage \$2,232 85	
Salaries, fees and all other charges of officials. 1,732 51	
Advertising, printing and stationery 543 55	
Postage and telegrams	
License and renewal fees	
Taxes	
Sundry expenses	
Total expenses	5,102 95
Total expenditure	\$10,397 06

MISCELLANEOUS.

	No.	Amount.	Premium.
Taken during nine months	1078	\$821,889 00	\$11,668 21
Deduct marked off as terminated	175	137,625 00	1,578 22
Gross in force at end of year	903	684,274 00	10,089 99
Deduct re-insured		266,604 00	2,457 78
Net in force at date	903	417,670 00	7,632 21

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.	Amount paid by Note.
Aiken, Robert Archer, E. A Allan, A. McD. Alison, P. J Bourne, C. E Bucke, J. W Buckley, James Blair, Hugh Barber, Robert Burns, T. H Chisholm, D. B Crawford, H. T Chisholm, R. K Chisholm, A. C Crawford, C. A Campbell, C. J.	Petrolia Goderich Strathroy Jarvis Sarnia Prescott Belleville Streetsville Petrolia Hamilton Godkville Hamilton Hamilton Hamilton	\$500 00 1000 00 2000 00 500 00 500 00 2500 00 2500 00 5000 00 5000 00 1000 00 5000 00 5000 00 5000 00	50 00 25 00 125 00 1900 00 1900 00 500 00 1250 00 1250 00	\$50 00 200 00 50 00 50 00 150 00 125 00 100 00 4000 00 4000 00

LIST OF STOCKHOLDERS—Continued.

and the same of th				
		Amount	Amount noid	Amount noid
Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.	Amount paid by Note.
				0
Corey, H Campbell, P. M	Petrolia Carleton Place	\$1000 00 250 00		\$100 00 25 00
Clarke, F. M.	Belleville	500 00	9 20	
Copp. W. W	Toronto	3000 00	• • • • • • • • • • • • • • • • • • • •	300 00
Canavan, John	"	3000 00 2000 00		300 00
Caston, H. E.	66	1000 00	100 00	
Caston, H. E	Orillia	1000 00	25 00	75 00
Duncan, R Dexter, D	Hamilton	3000 00 5000 00	1000 00 1000 00	2000 00
Davey, John	Springfield	500 00	1000 00	50 00
DeCew. Wm. E	Kilbride	500 00		50 00
Dalziel, A. H	Sarnia	500 00 500 00	25 00	25 00 50 00
Evans, C. H Eccles, D	Guelph	500 00		50 00
Findlay, William	Salem	500 00		
Ferguson, C. F., M.P	Kemptville	$2500 00 \\ 1000 00$	250 00 50 00	50 (0
Fish, J. W	Otterville Aylmer	500 00	50 00	50 60
Hughes, H. S	Dresden	1000 00		100 00
Hilborn, N. B	Collingwood	1000 00	25 00	75 00
Hall, Theo Isbister, Adam	Markdale	$500 00 \\ 1000 00$		100 00
Jarvis, R. H	Chatham	5000 00	500 00	
Jell, H	Wardsville	2000 00		200 00
Kimmerley, R Kennedy, George	Dresden Ingersoll	500 00 500 00		50 00
King, J. S., M.D.	Toronto	3000 00		300 00
Land, John, Col	Hamilton	5000 00	500 00	105 00
Leroy, J. B Loucks, D. H	Meaford	$1500 00 \\ 500 00$	25 00	125 00
Lomas & Nixon	Toronto	2000 00		200 00
Lemon, John	Simcoe	500 00		50 00
Macdonald, D	Drayton	500 00 500 00	*******	50 00 50 00
Merrick, T. H	Brockville	500 00		50 00
Minton, T. S	London	500 00		50 00
Massecar, L Moore, R. E.	Dunnville Harriston	$\begin{array}{ccc} 1000 & 00 \\ 500 & 00 \end{array}$		100 00
McKenzie, P. L.	Huntsville	500 00		20 00
McLean, Emery	Orangeville	500 00	5 00	45 00
McCall, S	London	$1000 00 \\ 500 00$	100 00	50 00
McDonald, D. G	Cornwall	1000 00		100 00
MacLennan, D. B	TT . "14	2000 00	100.00	200 00
O'Reilly, J. E Phillips, D. S	Hamilton	1000 00 500 00	100 00 50 00	
Purdy, Hiram.	Brighton	250 00		25 00
Rutherford, R	Shelburne	500 00	25 00	25 00
Raven, J. P	Owen Sound	500 00 500 00		50 00 50 00
Raummage, B. H	Waterford	500 00		
Schurter, Charles	Mildmay	500 00	E 70	50 00 19 30
Sheppard, R Scott & Reynolds	Gananoque	$250\ 00$ $2000\ 00$	5 70 100 00	100 00
Thurtell, R. N	Teeswater	500 00	100 00	25 00
Trerice, C. A	Dresden	2000 00		200 00
Thornhill, E	Kincardine	$\begin{array}{ccc} 500 & 00 \\ 2000 & 00 \end{array}$		50 00
Taylor, Joseph		1000 00	100 00	
Wallace, S	Dresden	1000 00	000.00	100 00
Wilson, S. Frank	Toronto	$10000 00 \\ 500 00$	200 00	50 00
,	511100011111111111111111111111111111111			
Total		\$133,000 00	\$11,194 90	\$14,609 30
			l	

MERCANTILE FIRE INSURANCE COMPANY.

LOCATED AT WATERLOO, ONT.

Commenced business 1st November, 1875.

President—I. E. BOWMAN.

Secretary—P. H. Sims.

Authorized Capital, \$500,000.

Subscribed Capital, \$200,000. Paid up, \$20,000.

Deposited with Treasurer of Ontario, \$11,600.

Statement for fourteen months ending 31st December, 1880.

Assets.

Mortgages.

A STATE OF THE PARTY OF THE PAR	1000	The second section is a section of the second of the secon			
No.	Acres.	Location of Property Covered.	Cash Value of Property.	Amount of Mortgage.	
Cash in Agents Bills re	n bank and s' balances . eceivable fo ner assets .	Woolwich Township Wilmot " Wellesley " Peel " Woolwich " Maryboro' " Waterloo " Woolwich " Peel " Pilkington " Peel " Wellesley " Waterloo " Ccrued and unpaid on all loans as above in head office r premiums			6737 08 2761 99 1948 21 28 45
		Liabilities.			
		ims for losses adjusted but not due ot adjusted		\$800 00 1,550 00	
Net amount of unpaid losses Re-insurance reserve Dividends declared but not yet due Miscellaneous expense account Total liabilities except capital stock				\$2,350 00 17,937 47 1,600 00 468 20 \$22,355 67	
Canit	al stock				\$20,000 00
Capit	Capital stock paid up in cash				

Income.		
Gross premiums received in cash Deduct re-insurance, rebate, abatement and return premiums. Net cash actually received for premiums	3,987 42	\$34,512 96
Received for interest from all sources		3,054 38
Total income		\$ 37,567 34
Expenditure.		
Amount paid during the year for losses occur-		
Fring in previous years		
panies		
Net amount paid for said losses ————	\$2,525 00	
Amount paid for losses occurring during four- teen months		
Deduct re-insurance received from other companies 2,927 75		
Netamount paid during 14 months for said losses ————	\$23,718 72	
Total amount paid for losses during the year		\$26,243 72
Expense Account—	\$5,114 48	
Commission and brokerage	\$9,114 40	
months	2,483 29	
Travelling expenses and adjusting losses	666 40	
Fuel, light and cleaning	34 84	
Printing and advertising	428 45	
Express charges	7 05	
License fee and Government charges	214 99	
Rent	100 00	
Commercial agency	35 00	
Books and stationery	287 54	
Bank exchange	82 49	
Postage and telegraphing	330 91	
Auditors' fees	30 00	
Sundry charges	81 60	
		\$9,897 0
Total expenditure		\$36,140 76
Low oxponatouro		400,200

Miscellaneous.

	No. of Policies.	Amount.	Premiums.
Policies in force at date of last statement	2257	\$2,605,370 00	\$35,447 34
Taken during 14 months, all entered as new	2827	2,888,522 00	38,366 40
Total	5084	5,493,892 00	73,813 74
Deduct terminated, (all entered as terminated)	2285	2,621,730 00	35,568 49
Gross in force at end of year	2799	2,872,162 00	38,245 25
Deduct re-insured		195,760 00	2,370 30
Net in force at date	2799	2,676,402 00	35,874 95

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.
Allowby F C	Galt	\$4000 00	\$400 00
Allenby, F. G Bowman, J. E	St. Jacob's	12000 00	1200 00
Bowers, Cyrus	Berlin	5000 00	500 00
Bowman, J. D	377.4. 1	1000 00	100 00
Buckberrough, D	Waterloo	$1000 00 \\ 2000 00$	100 00 200 00
Ballantyne, Thos	Stratford	1000 00	100 00
Bowlby, D. S., M.D	Berlin	10000 00	1000 00
Boye, Ernest	Baden	1000 00	100 00
Blain, Thos. GBiscoe, Frederick	GaltGuelph	1000 00	100 00
Bellinger, Theo	Waterloo	500 00	50 00
Bowman, J. S	Elmira	500 00	50 00
Burns, Thos	Parkhill	1500 00	150 00 120 00
Briethaupt, LBishop, J. H	Berlin Guelph	$\begin{array}{cccc} 1200 & 00 \\ 2000 & 00 \end{array}$	200 00
Colquhoun, F	Waterloo	3500 00	350 00
Cameron, Wm	Port Elgin	500 00	50 00
Caw, Wm., M.D	Parkhill	1000 00	100 00 310 00
Doering, Geo Day, T. J	Wellesley Guelph	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	100 00
Doersam, Wm	Wellesley	500 00	50 00
Doering, John E		500 00	50 00
Devitt, David	Kingsville	1000 00	100 00
Dickson, Wm	Parkhill	$500 00 \\ 1006 00$	100 00
Eccles, Daniel	Parkhill	500 00	50,00
Evans, C. H	Guelph	3000 00	300,00
Farrish, Wm	Rockwood	1000 00	100 00
Fink, Paul	Waterloo Preston	$1000 00 \\ 1000 00$	100 00
Gissing, F. J	Woodstock	1000 00	100 00
Hughes, J. B	Waterloo	2000 00	200 00
Hilliard, Thomas	Consulance	$1000 00 \\ 2000 00$	100 00 200 00
Hendry, Charles	Conestogo	1000 00	100 00
Hatch, Henry	Guelph	2200 60	220 00
Hunter, Wm	7	2000 00	200 00
Hay, W. G	Listowel	1000 00 1000 00	100 00
Hough, James	Guelph	1000 00	100 00
Hogg, David N		5000 00	500 00
Innes, James	Charles and the control of the contr	2000 00	200 00
Irwin, John	Strathroy	1000 00 5000 00	500 00
Jaffray, R.	Galt	1000 00	100 00
Keller, Nicholas	Waterloo	1000 00	100 00
Kaufman, S	Plattsville	5000 00 1000 00	500 00 100 00
Kraus, C Kumpf, C	Baden Waterloo	1000 00	100 00
Kranz, Hugo, M.P	Berlin	1000 00	100 00
Livingstone, James	Baden	2000 00	200 00
Lockie, James	Waterloo	500 00 2000 00	50 00
Lautenschlager, P	Waterloo	2000 00	200 00
Miller, Alex	Berlin	1000 00	100 00
Melvin, Robert	Guelph	5000 00	500 00
Massie, James	Toronto	2000 00 1000 00	200 00
Morton, Wm., M.D	Wellesley	500 00	50 00
Maybury, T. A	Parkhill	500 00	50 00
Meredith, J. S.	Galt	500 00 1000 00	100 00
Nattrass, J	London Berlin	4000 00	400 00
Peffers, Joseph	Listowel	500 00	50 00
Petrie, A. B	Guelph	3000 00	300 00
Reynolds, R. T., M.D	Berlin	2000 00 500 00	200 00 50 00
Ruppel, John			500 00

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.
Snyder, J. B. Snider, E. W. B. Snider, John B. Snider, John B. Snider, Simon S. Snider, Simon S. Sims, P. H. Snider, Wm Stewart, Wm Stewart, Wm Stewart, Wm Staebler, J. M. Schneider, Fred Stuebing, Wm Sawtell, R. W. Scott, J. W. Snides, James Scoon, John Taylor, C. M. Thompson, J. E. Trow, James Towner, George Walden, J. W., M.D. Wells, Walter Winger, Peter Wilkes, James Wilkes, Alfred J. Wright, G. W., M.D. Walter, F. Wright, G. W., M.D. Walter, F. Wright, & Durand Webb, J. H., M.D. Young, Wm Zoeger, John Zinkan, J. N.	St. Jacob's Waterloo Bloomingdale Waterloo " Guelph Stratford Berlin Waterloo Woodstock Listowel Guelph Waterloo Toronto Shakespeare Listowel Waterloo Telmira Brantford Brantford " Berlin Bamberg London Waterloo Wellesley Lisbon	\$10000 00 6000 00 2000 00 2000 00 2000 00 2000 00 2000 00 2500 00 1000 00	\$1000 00 600 00 200 00 200 00 200 00 200 00 200 00 200 00 200 00 200 00 100 00 50 00 50 00 50 00
Total		\$200,000 00	\$20,000 00

STANDARD FIRE INSURANCE COMPANY.

LOCATED AT HAMILTON, ONT.

Commenced business April, 1877.

President—D. B. CHISHOLM.

Secretary—H. THEO. CRAWFORD.

Authorized Capital, \$3,000,000.

Subscribed Capital, \$192,400. Paid up, \$15,653.

Amount of Government deposit, \$25,350.

ASSETS.

Mortgages on property situated in-	Cash value of Property.	Amount of Mortgage.		
Township of Ancaster, Wentworth County	\$5,000 00	\$2,000 00		
City of Hamilton, "	600 00	250 00.		
"	700 00	450 00		
Township of East Flamboro' "	2,500 00	1,200 00		
City of Hamilton, "	700 00	300 00		
"	2,800 00	1,000 00		
Township of Nelson, County of Halton	900 00	600 00		
Township of Trafalgar, "	7,000 00	3,500 00		
Village of Burlington, "	1,200 00	700 00		
Total amount loans secured by mortga	ges		\$10,000	00
Stocks-				
307 shares Canada Loan and Banking Co.'s market value	s stock (par valu	ie, \$15,350),	15,503	50
Interest accrued and unpaid on all above l	oans and invest	ments	1,615	
Dividends accrued and due			2,500	
Cash at head office			1,182	
			'	
Cash in Banks, viz.:—				
Federal Bank		\$4,843 58		
Canada Loan and Banking Co.'s Sav				
	6		7,932	03
Agents' balances			8,798	69
Bills receivable			11,997	28
Due from Alliance Insurance Co			2,252	91
" Canada Loan and Banking Co			298	16
Sundry debtors			265	94
All other assets			1,209	73
Total assets			\$62,855	67

LIABILITIES.

Losses adjusted but not due \$2,000 00 Claimed but not adjusted 7,653 90 Total gross amount of claims for losses \$9,653 90 Deduct re-insurance thereon 700 00 Also salvage claims thereon 4,803 50 Total estimated unpaid losses Re-insurance reserve, calculated at 40 per cent. Bills payable Due to other companies Sundry amounts due on expense account Total liabilities except capital stock Total capital paid up in cash and notes	\$4,150 28,060 4,442 1,054 2,631 \$40,339 15,653	48 53 60 81 — 82
Total liabilities	\$55,992	82
Income. Gross premiums received in cash \$70,194 21 Gross cash received on bills and notes taken for premiums 6,538 58 Total gross premiums \$76,732 79 Deduct re-insurance, rebate and return premiums 14,494 27 Total net cash received for premiums 14,494 27 Received for dividends and interest on stocks and mortgages calls on capital stock Re-insurance premiums Total income	\$62,238 585 5,009 679 \$68,511	13 00 02
Expenditure.		
Net amount paid during the year for losses Amount of dividends paid during the year at 10 per cent Return premiums	\$39,367 564 (00
Carried forward 172	\$40,073	10

Brought forward			\$40,973	10
Expense Account—				
Commission and brokerage	\$11,478	35		
Salaries, fees, and all other charges of officials	4,552	40		
Interest	494	28		
Taxes	103	26		
Legal expenses	61	61		
Advertising, printing and stationery	2,374	98		
Travelling expenses	308	96		
Rent	999	96		
Postage and telegrams	344	34		
License fee and statutory assessment	438	50		
Auditors' fees	100	00		
Current expense	136	15		
Block plans	76	35		
Total expenses		• • •	\$21,469	14
Total expenditure			\$62,542	24

MISCELLANEOUS.

	No.	Amount.	Premium.
Policies in force, gross, at date of last Statement	5841	\$5,730,160 63	\$74,351 28
Taken during the year—New	3828	4,234,106 82	58,690 04
" " Renewed		1,873,414 60	23,417 92
Total	9669	11,837,682 05	156,459 24
Deduct marked off as terminated	3371	3,265,434 32	52,526 33
Also deduct renewed		1,873,414 60	23,417 92
Gross in force at end of year	6298	6,698,833 13	80,514 99
Deduct re-insured		829,101 60	10,363 77
Net in force at date	6298	5,869,731 53	70,151 22

Total No. of policies, 6,298.

Total net in force, \$5,869,731.53.

Total premiums thereon, \$70,151.22.

LIST OF STOCKHOLDERS.

NAME.	Residence.	Amount sub-	Amount paid up in Cash.	Amount paid by Note.
Allan, A. McD.	Goderich	\$500 00	109 00	
Adams, William (in trust)	Port Hope	1000 00		
Adams, William (in trust) Adams, Henry		1000 00	**********	100 00
Baird, John	St. Thomas	5000 00 5000 00	500 00 500 00	
Blanschard, Thomas	Nelson	2000 00	200 00	
Brand, George	Port Hope	1000 00		
Brand, John		1500 00	150 00	
Bedford, Robert	"	5000 00	500 00	****
Best, George	Orono	$1000 00 \\ 1000 00$	100 00 100 00	
Baker, Rev. J. S	Hamilton	14500 00	1450 00	
Crawford, H. Theo	46	25000 00	1500 00	500 00
Clark Bros	Aylmer	1000 00	100 00	
Clark Bros	Port Hope	1(00 00	100 00	100.00
Clarke, Joseph	St. Thomas	$1000 00 \\ 1000 00$		100 00 100 00
Copeman, William	Hamilton	10000 00	1000 00	1000 00
Dexter, D	44	2000 00	200 00	
Dingwall, Roderick	Port Hope	1000 00	100 00	
Ennis, George (estate)	Hamilton	400 00	40 00	
Gibbons, Joseph	St. Thomas	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	300 00	1000 00
Haslett, T. C	Toronto	2000 00		1000 00
Hawkins, James M.	Port Hope	1000 00	100 00	
Idsardi, W. E	St. Thomas	500 00	50 00	
Isbister, A	Petrolia	1000 00	~~~~~	100 00
Jarvis, A. J.	London	5000 00 5000 00	500 00 500 00	
Jarvis, R. H	Hamilton	1000 00	100 00	
Land, Col. John	Hamilton	5000 00	500 00	
Livingstone, T. C. (Trustee)	6.6	10000 00		
Love, Neil Cook	Toronto	2000 00	200 00	
Marlatt, J	Aylmer	$1000 00 \\ 1000 00$	100 00	100 00
Mayburry, T. A	Parkhill	5000 00	500 00	100 00
McCullough, George	"	2000 00	200 00	
Neeland T.	44	1000 00		100 00
Payne, E. G	Hamilton	10000 00	1000 00	
Payne, E. G Preston, W. T Rowley, George Renwick, W. W.	Port Hope	500 00 5000 00	500 00	
Rowley, George	Port Hope	5000 00	1000 00	
Scott, George	St. Thomas	5000 00	500 00	
Scrase, C	46	1000 00	100 00	
Still, James H	Aylmer	2000 00	200 00	
Sieveright, Rev. J	Goderich	1000 00 500 00	100 00	
Stirton, John	Port Hope	1000 00	100 00	
Sisson, William	101011000000000000000000000000000000000	5000 00	1000 00	
Trees, Samuel	Toronto	2000 00	200 00	
VanEvery, W Wakefield, Rev. John	Port Hope	1000 00 10000 00	100 00 1000 00	********
Wakeheld, Kev. John	Hamilton	1000 00	100 00	
Wegg, George, jr	St. Thomas.	500 00	50 00	
Watson, W	Port Hope	3000 00	300 00	
Williamson, W		1000 00	100 00	
Wilson, George Yorke, J	Aylmer	500 00 1000 00	100 00	* * * * * * * * * * * * * * * * * * * *
Orlea	AVIDER	1000 00	100 00	

UNION FIRE INSURANCE COMPANY.

LOCATED AT TORONTO, ONT.

Commenced business October, 1877.

President—Hon. J. C. AIKINS.

Secretary—A. T McCord, Jr.

Authorized Capital, \$1,000,000.

Stock Subscribed, \$154,800. Paid up in cash, \$15,384.

Deposited with the Treasurer of Ontario, \$26,300.

A	S	S	E	т	9

ASSETS.		
Par value.	Market value.	
Eighty shares L. & O. I. Co	\$5,000 00	
Cash at head office in Federal Bank (current account) in Federal Bank (special account) in Union Loan and Savings Co.	171 95 5,219 70 4,500 00 21,800 00	\$5,000 00
Total cash		\$31,691 65
Interest accrued and unpaid		543 41
Agents' balances held good		5,479 60
Miscellaneous assets	• • • • • • • • • • • • • • • • • • • •	1,968 62
Total admitted assets		\$44,683 28
Liabilities.		
Losses adjusted but not due	\$1,700 00	
Losses adjusted but not due	1,800 00	
Losses adjusted but not due	" /	\$4 300 00
Losses adjusted but not due Claimed but not adjusted In suit	1,800 00	\$4,300 00 26,133 20
Losses adjusted but not due Claimed but not adjusted In suit Re-insurance liability Bills payable.	1,800 00 800 00	26,133 20 4,018 06
Losses adjusted but not due Claimed but not adjusted In suit Re-insurance liability Bills payable London and Ontario Investment Stock	1,800 00 800 00	26,133 20 4,018 06 4,000 00
Losses adjusted but not due Claimed but not adjusted In suit Re-insurance liability Bills payable. London and Ontario Investment Stock London Board.	1,800 00 800 00	26,133 20 4,018 06 4,000 00 3,000 00
Losses adjusted but not due Claimed but not adjusted In suit Re-insurance liability Bills payable London and Ontario Investment Stock	1,800 00 800 00	26,133 20 4,018 06 4,000 00
Losses adjusted but not due Claimed but not adjusted In suit Re-insurance liability Bills payable. London and Ontario Investment Stock London Board.	1,800 00 800 00	26,133 20 4,018 06 4,000 00 3,000 00
Losses adjusted but not due Claimed but not adjusted In suit Re-insurance liability Bills payable London and Ontario Investment Stock London Board Expense account	1,800 00 800 00	26,133 20 4,018 06 4,000 00 3,000 00 1,364 41

INCOME. Gross premiums received in cash Deduct re-insurance, rebate and return premiums Total net cash received for premiums	\$11,488	15 53	\$50,606	69
Balance of interest and dividend account			113	
Total income			\$50,720	18
Expenditure.				
Amount paid during the year for losses occurring in previous years, which losses were estimated in last statement at \$2,000. 00 Amount paid for losses occurring during the year	\$2,000	00		
year	18,804	22	\$20,804	22
Expense Account— Commission and brokerage* Salaries Taxes and rent General expenses* License and statutory assessment Advertising and printing Travelling expenses Settling losses	\$9,169 3,486 1,738 3,034 203 892 691 842	60 30 21 50 64 63	20,058	14
				17

MISCELLANEOUS.

aium.
725 76
817 78
277 37
820 91
209 35
277 37
334 19
086 78
247 41

Total No. of policies, 5,578.

Total net in force, \$3,442,075.00.

Total premiums thereon, \$55,247.41.

^{*} Balances of accounts.

LIST OF STOCKHOLDERS.

NAME,	Residence.	Amount subscribed for.	Amount paid up in Cash.
Aikens, Hon. J. C	Toronto	\$5000 60	\$500 00
Abbott, W	Ottawa	500 00	50 60
Allan, A. A.	Toronto	5000 00	500 00
Arnold, C. E		1000 00	100 60
Allan, H. W Browne, W. E	Port Rowan	1000 00 600 00	100 00
Bourque, E	66	300 00	30 00
Bowes, R. H	Toronto	5000 00	500 00
Bureau, J	Ottawa		59 00
Beenner, D. L	Vittoria	500 00	50 00
Brandon, James	Toronto	500 00	50 00
Bain, John	Ottawa	5000 00 2000 00	500 00 114 00
Caston, H. E.	Toronto	5000 00	500 00
Cameron, J. & Co	London	1000 00	100 00
Cameron, J. & Co Currier, T. W	Ottawa	12500 00	1250 09
Chabot, P. H	44	10500 00	1050 00
Currier, J. M	******	8500 00	850 00
Constantine, A. J	Montreal Port Stanley	100 00 500 00	10 00 50 00
Cornell, W. E	Toronto	5000 00	500 00
Dardis, Thomas	Morrisburg	1000 00	100 00
Devlin, R. J	Ottawa	300 00	30 00
David, Mrs. L	66	100 09	10 00
Dwinnell, H. O		200 00	20 00
Devlin, F. W	Listowel	5000 00	50 00 500 00
Dawson, M. C.	London	1000 00	100 00
Edge, W. T	66	2500 00	250 00
Firratt, J	Ottawa	100 00	10 00
Fitzgerald, W. W	London	1500 00	150 00
Finlay, F	Goderich	1000 00	100 00
Ferguson, W. A	Delhi Ottawa	1000 00 500 00	190 00
Hickinbotham, G	Sarnia	1000 00	100 00
Jamieson, R	Perth	500 00	50 00
Johnstone, John	London	1500 00	150 00
Lennox, R	Ottawa	200 00	10 00
Lee, Thomas	Vittoria	209 00 1000 00	20 00
Lamport, H	Ottawa	300 00	100 00
Lyman, Benjamin	Toronto	5000 00	500 00
Laverdure, E. G	Ottawa	500 00	50 00
Lobb, James	Toronto	200 00	20 00
Morris, M	Ottawa	1000 00	100 00
Marrier, P	46	300 00 500 00	30 00 50 00
Merrill, H	66	10:0 00	100 00
Maybee, H	Vittoria	200 00	20 00
Mitchell, C. W	Ottawa	1000 00	100 00
Mortimer, A	1 66	1000 00	100 00
Montgomery, 1t. S	Bothwell	200 00 1000 00	20 00
McGraney, D	Ottawa		100 00
McKay, W. O	64		50 00
McBride, Samuel	London		150 00
McLarty, Dr	St. Thomas	300 00	30 00
McDougall, C			10 00
McLennan, J. K	Toronto	2000 00 200 00	200 00 20 00
Nairn, Alex		5000 00	500 00
O'Gara, M	Ottawa	11000 00	1100 00
O'Keefe, George	44	1000 00	100 00
Plannt, Joseph	Renfrew		40 00
Paterson, J	Renfrew		500 00
Pearson, George			20 00 50 00
Rosevear, Mary	St. Thomas		100 00

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LIST OF STOCKHOLDERS-Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
Radeliffe, R Savard, N. A Starrs, M. Sheppard, F. E Shoolbred, W Shields, J. M Schofield, M. C Tobin, R Thibault, M. H Ward, J. W	Ottawa. Port Stanley Ottawa. Toronto Berlin Ottawa.	\$500 00 500 00 500 00 2500 00 12500 00 5000 00 500 00 100 00 200 00 \$152,500 00	\$50 00 50 00 50 00 250 00 250 00 1250 00 50 00 10 00 20 00 50 00 \$15,284 00

QUEEN CITY FIRE INSURANCE COMPANY.

LOCATED AT TORONTO, ONT.

Commenced business July, 1871.

President—W. H. HOWLAND.

Manager—Hugh Scott.

Secretary-THOMAS WALMSLEY.

Authorized Capital, \$100,000.

Subscribed Capital, \$100,000. Paid up, \$10,000.

Deposited with Treasurer of Ontario, \$10,000.

Statement for 18 months ending Dec. 31, 1880.

Assets.

Value of real estate (less encumbrance) held
by Company, being land and building on "
the west side of Church Street, Toronto,
where the head offices of the Company
are situated

\$56,485 51

Mortgages—	Cash value of Property.	Amount of Mortgage.	
1. Etobicoke	\$2,700 00	\$400 00	
2. Pickering	6,000 00	3,000 00	
3. Toronto	6,000 00	3,000 00	
4. "	20,000 00	10,000 00	
5. Scarboro'	7,500 00	3,000 00	
6. Toronto	1,600 00	522 00	
7. "	6,000 00	800 00	
8. "	2,000 00	1,200 00	
9. Manitoba	4,000 00	2,500 00	
Total amount of loans secured by mortgages			24,422 00
Interest accrued and unpaid on all loans as abov			2,797 70
Cash in Dominion Bank			14,855 39
Agents' balances			713 89
All other assets			2,734 66
Total assets			\$102,009 15

LIABILITIES.

Amount of losses claimed but not adjusted \$5,500 00 Deduct re-insurance thereon 3,500 00 Net amount unpaid losses Re-insurance reserve Total liabilities, except capital stock Capital stock paid up in cash and notes. Surplus beyond capital stock	\$2,000 00 10,022 96 \$12,022 96 10,000 00 79,986 19
INCOME.	
Gross premiums received in cash	\$22,192 50 2,000 94 8,231 27
Total income	\$32,424 71
EXPENDITURE. Amount paid for losses occurring during 18 months	\$4,716 04
Amount of dividends paid during the year at ten per cent	1,000 00
Expense Account— 2,330 71 Expenses paid or allowed for commission, or brokerage. 2,330 71 Paid for salaries, fees and all other charges of officials. 7,400 00 Paid for taxes and water rate 740 23 Rent. 500 00 Plant and charges, etc. 476 02 License and statutory assessment 246 00 Illumination 40 00 Block plans 190 00	11,922 96
Total expenditure	\$17,639 00

MISCELLANEOUS.

	1	1	
	No.	Amount.	Premium.
Policies in force, gross, at date of last Statement	1695	\$2,150,803 00	\$24,171 18
Taken during the 18 months—New	719	968,607 00	8,882 79
" Renewed	1426	1,754,310 00	17,868 20
Total	3840	4,873,720 00	50,922 17
Deduct marked off as terminated and renewed	2296	2,860,740 00	30,898 68
Gross in force at end of year	1544	2,012,980 00	20,023 49
Deduct re-insured	138	275,913 00	2,400 98
Net in force at date	1544	1,737,067 00	17,622 51

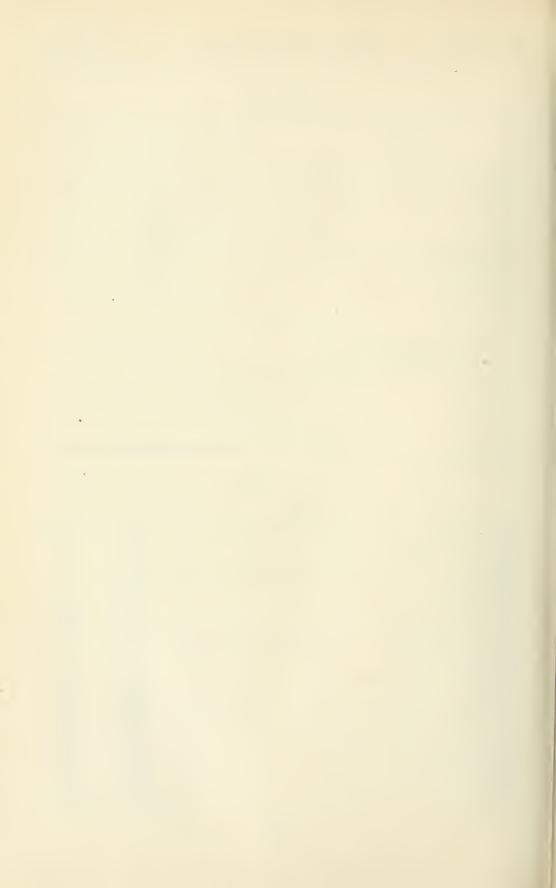
Total No. of policies, 1,544.

Total net in force, \$1,737,067.00.

Total premium thereon, \$17,622.51.

LIST OF STOCKHOLDERS.

	State of the state		
Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.
Austin, James Badenach, William Close, P. G Copp, Clark & Co. Downey, J Elliott, R. W. English, C. E. Griffiths, R. J Harvey, A Hessin, William Howland, Sir W. P Howland, W. H. Howland, W. H. (in trust) Maclennan, James Maclennan, James, Walmsley, Thomas, Roaf, James R., Macnab, John McWilliams, W. G Roaf, J. R. Roaf, William Scott & Walnsley Scott, Junes Scott, Junes Scott, Junes Scott, J. G Strathy, John Walmsley, William Walmsley, William Walmsley, Thomas Watson, James Watson, James Watson, James Watson, James Walks, Robert (estate of)	Toronto	\$2000 00 1000 00 1000 00 1000 00 1000 00 12500 00 12500 00 500 00 500 00 500 00 500 00 500 00 500 00 500 00 500 00 500 00 1500 00 1500 00 1500 00 1500 00 1000 00 1000 00 1000 00 1000 00 1000 00	\$200 00 100 00 100 00 100 00 100 00 100 00 250 00 1250 00 1250 00 50 00 50 00 50 00 500 00 500 00 500 00 500 00 150 00 150 00 150 00 150 00 150 00 100 00 100 00 100 00 100 00 100 00 100 00
Total		\$100,000 00	\$19,000 00



RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL FIRE INSURANCE COMPANIES.



FIRE INSURANCE COMPANIES.

TABLE L.—JOINT STOCK COMPANIES.
ASSETS, DECEMBER 31st, 1880.

Highere Section Sectio	NAME OF COMPANY.	Real Estate.	Bonds, Mortgages, Stocks, and other Investments.	Interest.	Cash.	Agents' Balances.	Bills Receivable.	Miscellaneous. Total.	Total.
56,485 51 24,422 00 2,404 11 6,737 08 2,761 99 1,948 21 28 45 56,485 51 24,422 00 2,797 70 14,855 39 713 89 2,734 66 2,734 66 5,000 00 543 41 31,691 65 5,479 60 11,997 28 4,026 74 1,968 62 856,485 51 896,125 50 810,221 89 875,557 41 819,771 43 828,670 79 83,758 47 8	Alliance	€ :	\$ c. 505 00		\$ c. 13,158 83	\$ c. 2,017 26	\$ c. 14,725 30	<i>3</i>	\$ c. 30,768 06
Junean City (18 months) 56,485 51 24,422 00 2,797 70 14,855 39 713 89 2,734 66 2,734 66 Standard 5,000 00 543 41 31,691 65 5,479 60 11,997 28 4,026 74 8,75,557 41 8,175 60 1,968 62 8,23,670 79 8,3758 47 8,575,557 41 8,177 143 8,228,670 79 8,3758 47 8,758 47	Mercantile (14 months)		34,695 00	2,404 11	6,737 08	2,761 99	1,948 21	28 45	48,574 84
tandard 5503 50 4,115 00 9,114 46 8,798 69 11,997 28 4,026 74 8,798 69 11,997 28 8,798 69 11,997 28 4,026 74 8,798 69 11,998 69 8,758 57 8,755 77 143 8,175 60 11,997 28 8,758 47 8	Queen City (18 months)	56,485 51	24,422 00	2,797 70	14,855 39	713 89	:	2,734 66	102,009 15
*Uniou 5,000 00 543 41 31,691 65 5,479 60	Standard	:	25,503 50	4,115 00	9,114 46	8,798 69	11,997 28	4,026 74	63,555 67
856,485 51 890,125 50 810,221 89 875,557 41 819,771 43 828,670 79 88,758 47	* Union		5,000 00	543 41	31,691 65	5, 179 60		1,968 62	44,683 28
		\$56,485 51	\$90,125 50	\$10,221 89	\$75,557 41	\$19,771 43	\$28,670 79	\$8,758 47	\$289,591 00

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Total Amount at Risk.	\$ c. 417,670 00	2,676,402 00	1,737,067 00	5,869,731 00	3,442,075 00	\$14,142,945 00
Number of Policies in force,	903	2,799	1,544	6,298	5,578	17,122
Paid-up Capital Stock.	\$ c. 25,804 20	20,000 00	10,000 00	15,653 00	15,384 00	\$86,841 20
Total Liabilities except Capital Stock.	\$ c. 9,992 73	22,355 67	12,022 96	40,339 82	42,815 67	\$127,526 85
All other Liabilities.	\$ c. 4,158 22	2,068 20		1,054 60	7,000 00	\$14,281 02
Due on Expense Ac't.	\$ c. 1,552 91			2,631 81	1,364 41	\$5,549 13
Bills Payable and other Loans.	\$ c. 528 72	:	:	4,442 53	4,018 06	\$8,989 31
Unearned Premium Reserve,	3,052 88	17,937 47	10,022 96	28,060 48	26,133 20	\$85,206 99
Unpaid Losses.	\$ c.	2,350 00	2,000 00	4,150 40	4,300 00	\$13,500 40
Хамв ог Сомраму.	Alliance	Mercantile (14 months)	Queen City (18 months)	Standard	Union	
	Unpaid Premium Payable and Payerse Ac't. Losses. Reserve, other Loans. Reserve, Capital Stock. Capital Stock.	Unipaid Dremium Losses. Reserve. Reserve. S c. 8 c. 700 00 3,052 88 528 72 1,552 91 4,158 22 9,992 73 25,804 20 130 180 180 180 180 180 180 180 180 180 18	Unpaid Premium Payable and Premium Payable and Expense Ac't. Liabilities. Capital Stock. Losses. S. c. 8 c. 700 00 3,052 88 528 72 1,552 91 2,350 00 17,937 47 2,058 20 22,355 67 20,000 00 2,799	Unpaid Losses. Unearned Premium Payable and Premium Preserve. Bills other Loans. Due on other Losses. All other Labilities. Expense Ac't. Liabilities. All other Losses. Paid-up except accept and other Labilities. Policies in force. In foot of a policies and other Losses. Policies in force. In foot of a policies and other Losses. Policies in force. In foot of a policies and foot of a policies. In foot of a policies and foot of a policies. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All other Losses. In foot of a policies are presented. All ot	Unpaid Losses. Unearned Premium Premium Premium (Collected Secretary) Premium Premium (Collected Secretary) Due on Other Loans All other (Collected Secretary) All other (Collected Secretary) Total (Collected Secretary) Policies (Collected Secretary) Polic	Unpaid Losses. Unearned Premium Payable and Premium other Losses. Bills and Premium other Losses. Due on Other Losses. All other Losses. All other Losses. Capital Stock. Capital Sto

For the statistics of the LONDON LIFE INSURANCE COMPANY see detailed Report above, page 161. * The license of the Union was suspended by Order in Council dated 19th Nov., 1881.

FIRE INSURANCE COMPANIES.—Continued.
TABLE II.—JOINT STOCK COMPANIES.
INCOME.

NAME OF COMPANY. Net Premiums Interest Rents. Capital Stock Loans. Other Sources. Total Income. Received. Received. Rents. Capital Stock S. c. S.			-					1
Net Premiums Interest Rents. Rents. Calls on Capital Stock. Loans. \$ 6,685 99 \$ 0. <t< td=""><td>Total Income.</td><td>\$ c. 20,294 64</td><td>37,567 34</td><td>32,424 71</td><td>68,511 67</td><td>50,720 18</td><td>\$209,518 54</td><td></td></t<>	Total Income.	\$ c. 20,294 64	37,567 34	32,424 71	68,511 67	50,720 18	\$209,518 54	
Net Premiums Interest and Dividends. Rents. Capital Stock. \$ c. \$ c. \$ c. 11,194 90 \$ 3,554 38 \$ c. \$ c. \$ c. \$ 22,192 50 \$ 2,000 94 \$,231 27 \$ 5,009 00 \$ 56,606 62 \$ 113 56 \$ 5,754 01 \$ \$8\$,231 27 \$ \$16,203 90 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Other Sources.	. c.			679 02		\$679 02	
Net Premiums Interest Rents. Received. S c. 6,685 99 S,054 38 S,2192 50 S,054 38 S,2192 50 S,0606 62 113 56 S,754 01 S,8,231 27 S,16,236 59 S,5,754 01 S,8,231 27 S,76,236 59 S,5,754 01 S,8,231 27 S,8	Loans.	\$ c. 2,413 75		:			\$2,413 75	
Net Premiums and Dividends. S. c. 6,685 99 S. c. 7,000 94 S. c. 113 56 S. c. 6,606 62 S. c. 55,754 01 S. C. 57,754 01 S. C	Calls on Capital Stock.	\$ c. 11,194 90			5,009 00		\$16,203 90	
Net Premiums Interest Received. and Division \$ c,685 99 \$ 3,65 \$ 3,65 \$ 22,192 50 \$ 50,606 62 \$ 50,606 62 \$ 5176,236 59 \$ \$ 55,77 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Rents.	er :	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8,231.27		•	\$8,231.27	NDITURE.
	Interest and Dividends.	· .	3,054 38	2,000 94	585 13	113 56	\$5,754 01	EXPE
	Net Premiums Received.			22,192 50	62,238 52	50,606 62	\$176,236 59	
	NAME OF COMPANY.	1 1				Union		

					_			
	Total	Expenditure.	\$ c. 10,397 06	36,140 76	17,639 00	61,542 24	40,862 36	\$166,581 42
	Total	Expenses.	\$ c. 5,102 95	9,897 04	11,922 96	21,469 14	20,058 14	\$68,450 23
		All other Expenses.	\$ c. 1,137 59	2,299 27	2,192 25	5,438 39	7,402 40	\$18,469 90
	Expenses.	Salaries.	\$ c. 1,732 51	2,483 29	7,400 00	4,552 40	3,486 60	\$19,654 80
		Commissions	.\$ c. 2,232 85	5,114 48	2,330 71	11,478 35	9,169 14	\$30,325 53
MIUNE.	Organiza-	Expenses.	\$ c. 2,661 13	:	•	:		\$2,661 13
EAL BINDLIUME.	H	Investment.	.5 500 00	:	:	:	:	\$500 00
	Paid for Be-Insurances	and Returned Premiums.	\$ c. 1,957 98		:	141 93		\$2,099 91
		Dividends.	o	:	1,000 00	264 00	:	\$1,564 00
		Losses Paid.	\$ c. 175 00	26,243 72	4,716 04	39,367 17	20,804 22	\$91,306 15
		NAME OF COMPANY.	Alliance	Mercantile (14 months)	Queen City (18 months)	Standard	Umion	
		74	Alli	Mer	Que	Star	Uni	

The Statement of the Mercantile Insurance Company embraces their business for fourteen months, ending December 31st, 1880. The Statement of the Queen City Insurance Company embraces their business for eighteen months, ending December 13th, 1880.

TABLE III.—JOINT STOCK FIRE INSURANCE COMPANIES.

Shewing Income, Expenditure, Premiums, Losses, Expenses of Management, and various Ratios of the same, as at 31st Dec., 1880.

					•		
Ratio of Losses paid to Cash Premiums Received.		0.056	92.0	0.213	0.63	0.41	
Losses Paid.	ပံ %	175 00	26,243 72	4,716 04	39,367 17	20,804 22	91,306 15
Cash Premiums Received.	ပံ %	6,685 99	34,512 96	22,192 50	62,238 52	50,606 62	176,236 59
Ratio of Expenses of Management to Income.	ં	1.17	0.263	0.369	0.34	268-0	
Expenses of Management.	ပ် 6€	* 7,764 08	9,897 04	11,922 96	21,469 14	20,058 14	71,111 36
Ratio of Expenditure to Income,		1.48	Z96.	.544	896-	908-	
Gross Cash Expenditure.	ಲೆ %	9,897 06	36,140 76	17,639 00	61,542 24	40,862 36	166,081 42
Gross Cash Income.	ઇ જ	6,685 99	37,567 34	32,424 71	63,502 67	50,720 18	190,900 89
сомРАМУ.		Alliance	S Mercantile (14 months)	Queen City (18 months)	Standard	Union	Total

* This includes \$2,661 13 organization expenses.

FIRE INSURANCE COMPANIES.—Continued.

TABLE IV.—JOINT STOCK FIRE INSURANCE COMPANIES.

Shewing rate per cent. of Assets to amount at risk, and rate per cent. of Premiums to the same, as at 31st December, 1880.

		-					
* Per cent. of Premiums to amount at risk.		1.827	1.34	1.01	1.20	1.605	
Premiums received on total amount at risk.	್ ಅಕ್	7,632 21	35,874 95	17,622 51	70,151 22	55,247 41	186,528 30
Per cent. of Admitted Assets to Amount at risk.		7.366	1.815	2.28.9	1.083	1.298	
Admitted Assets.	ತೆ ೫೨	30,768 06	48,574 84	102,009 15	63,555 67	44,683 28	289,591 00
Total amount at risk.	್ ಕ	417,670 00	2,676,402 00	1,737,067 00	5,869,731 00	3,442,075 00	14,142,945 00
Number of Policies.		903	2,799	1,544	6,208	5,578	17,122
COMPANY.		Alliance	Mercantile (14 months)	Queen City (18 months)	Standard	Union	Total

* No deduction can safely be drawn from this column without considering the character of the risks.

TABLE V.-MIXED MUTUAL AND CASH SYSTEM COMPANIES. FIRE INSURANCE COMPANIES.—Continued. ASSETS, DECEMBER 31sr, 1880.

				7	ASSETS, 1	PROFESTER	DECEMBER 51SF, 1990.	ou.					
NAMI	NAME OF COMPANY.	Real Estate, less In- cumbrances.	Mortgages, Bonds, Debentures, or other Securities,	Interest accrued and unpaid.	Cash.	Agents' Bills Balances, receivable	Bills	Due on Assess- ments.	Short date Notes or Due Bills.	Unassessed Premium Xotes.	All other Assets.	Total Assets,	Subscribed Guarantee Capital uncalled.
Canada Fa	Canada Farmers'	ى م	\$ c.	<i>i</i>	.s c. 414 16	.s. c. 5,840 42	· ·	\$ c.	\$ c. 4,726 32	\$ c. 38,208 23	5538 28	\$ c. 65,501 32	ઈ છક
Gore District	ict		17,560 00	520 43	4,945 46	5,126 41	:	308 77	:	90,514 04	:	118,975 11	
H-mi-pur 1	and	:	10,725 00	887 70	36,026 83	1,049 74			:	13,567 83	:	62,257 10	80,000 00
G * Ontario Farmers'	Farmers'	:	:	22 75	524 19	160 83	:	808 17	664 48	4,897 08	31 28	7,108 78	
Ontario			2,000 00		1,660 82	3,843 99	:	934 63	584 97	13,145 96	:	22,170 37	
(Fa	Farm Branch	:	9,000 00	300 00	2,028 95	214 85	:	1,528 48	1,208 91	17,240 39	12 00	31,533 58	
Perth $\left< {{{ m{T}}_0}} ight.$	Town "	:	4,000 00	125 00	1,056 40	285 50		432 87	219 04	3,874 29		9,993 10	
Prince Edv	Prince Edward	:	1,000 18		13 42	213 58	:	1,799 17	190 90	13,443 00	1457 41	18,117 66	
	General Branch		4,000 00		1,983 75	1,411 72	:	2,682 44	3,722 80	25,983 73	:	39,814 44	
+Victoria	+Victoria Water-works Branch	:	:			1,657 14	:	25,077 19	834 44	6,632 28	66 229	34,879 04	
	(Hamilton "				1,259 05		5,870 17	503 39	251 47	51,288 66	249 41	59,422 15	
Weterloo	(Village Branch	2,000 00	10,565 00		5,705 11	1,775 65	1,737 41	2,723 23	6,868 52	137,721 22	:	169,096 14	
County	~~	2,000 00					:	423 10		17,108 00		19,531 10	
		4,000 00	66,143 85	1,855 88	55,618 14	21,609 83	7,607 58	40,701 68	19,271 85	433,624 21	7966 37	658,399 89	80,000 00
*	* Discontinued,	The Wat	er-works Br	ranch of the	is Companyreminm N	v was closed	nch of this Company was closed on the 27th December, and the Premium Note Policies cancelled on that date	n December	, 1880, the	Cash System	n Policies	The Water-works Branch of this Company was closed on the 27th December, 1880, the Cash System Policies were re-insured, and the Premium Note Policies cancelled on that date.	٦,

FIRE INSURANCE COMPANIES.—Continued.

TABLE V.—Continued.—MIXED MUTUAL AND CASH SYSTEM COMPANIES.

LIABILITIES.

S. c., 52,169 88 12,820 13,510 78 4,855 12,820 1,939 1,628 62 1,939 1,535 17 65 1,439 17,714 27 1,902 3,377 41 1,902
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FIRE INSURANCE COMPANIES.—Continued.
TABLE VI.—MIXED MUTUAL AND CASH SYSTEM COMPANIES.

INCOME.

NAME OF COMPANY.	ash received as first pa; ment on Premium Notes,	ash received for Pre- miums on Cash System.	Interest,	Assessments Collected.	mori noidsirqorqqs sso. .e781	Money Borrowed.	ncome from all other	Total Income,
	90	3.			I ×	99	I &	66
Canada Farmers'	2,463 50	18,488 57	114 95	6,042 47	:	:	5,796 21	32,905 70
Gore District	4,139 48	25,209 02	781 75	22,399 77	:	:	131 33	52,661 35
Hand-in-Hand	14,548 17	4,898 56	2,333 23	:	2,219 17	:	:	23,999 13
Ontario Farmers'	613 24	528 07	90 04	2,558 82		356 00	320 29	4,466 46
Ontario	1,848 95	7,167 73	452 36	4,704 08		:	146 19	14,319 31
Branch		1,441 67	660 15	2,298 29		:	904 56	5,394 37
Ferth Town Branch		•	279 75	376 08	:	:	591 93	1,247 76
Prince Edward	294 67	2,127 31	:	9,229 17		3,850 00	1,255 28	16, 756 43
General Branch	1,306 71	13,242 57	880 79	14,435 55		15,000 00	1,013 64	45,879 26
Victoria Water-works Branch	585 82	2,593 19	80 46	10,629 79	•	11,946 73	1,733 42	27,569 41
Hamilton Branch	1,852 29	:	20 15	2,950 48	:		14 85	4,837 77
Village Branch	9,163 86	38,350 66	1,115 45	23,423 44	:	:	4,271 75	76,325 16
Farm Branch	143 76			8,933 01	:		2,053 79	11,130 56
	36,960 45	114,047 35	80 608'9	107,980 95	2,219 17	31,152 73	18,322 94	317,492 67

FIRE INSURANCE COMPANIES.—Continued.

TABLE VI.—Continued.—MIXED MUTUAL AND CASH SYSTEM COMPANIES

EXPENDITURE.

Profits. Account. All other Expenditure. Total Expenditure.	8 c. 1,139 55 261 26	5,742 95 238 16 16,709 64 50 00 2,196 00 00 00 15,608 14	140 00	3,108 85 26,439 21 2,132 52 3,612 80	96
Repayment of Loans.	\$ c. 3,247 95	1,356 00	8,700 00	15,000 00	2,813 90
Dividends,	ó : :	2,000 00			00 000 6
He-Insurance and Return Premiums.	32 °C. 32 20 811 76	3,208 38 24 00 559 89	1 55 4 35 110 07	2,049 91	1,580 79 68 90 8 481 18
Bills Payable.	S : :				1,737 41
Losses Paid,	\$ c. 19,447 04 24,293 18	8,520 15 766 00 8,060 51	3,074 80 5 00 4,039 33	17,537 28 10,540 85 1,480 28	55,187 77 5,362 80 155,314 99
NAME OF COMPANY.	Canada Farmers'	Ontario Farmers'.	Perth { Farm Branch Town Branch Prince Edward	General Branch Victoria Water-works Branch Hamilton Branch	Waterloo { Village Branch

TABLE VII.-MIXED MUTUAL AND CASH SYSTEM COMPANIES.

Shewing Amount at Risk, Surplus of admitted Assets over Liabilities, and Ratio of such Surplus to Amount at Risk.

COMPANY.	Amount at Risk.	Surplus of admitted Assets (including unassessed pre- mium note capital) over Liabilities.	Ratio of Surplus to Amount at Risk.
		Sur (ii)	Rat
	\$ c.	\$ c.	
Canada Farmers'	8,264,949 00	13,331 44	0.16
Gore District	4,337,213 00	105,464 33	2.43
* Hand-in-Hand	1,466,388 00	36,685 45	. 2.50
Ontario	3,388,262 00	10,100 08	0.03
†Ontario Farmers'	968,170 00	1,847 41	0.19
County of Perth, Farm Branch	2,115,935 00	29,904-96	1.41
" Town "	405,675 00	9,389 59	2:32
† Prince Edward County	2,641,793 00	2,759 49	0.01
Victoria, General Branch	7,185,286 00	7,222 85	0.01
" Hamilton "	1,822,762 00	59,351 40	3.25
Waterloo County, Village Branch	8,348,428 00	141,381 87	1.69
" " Farm "	2,228,601 00	15,593 69	0.69
Total	43,173,462 00	433,032 56	

^{*} Besides the foregoing assets, the Hand-in-Hand Company holds in reserve \$80,000 capital subscribed. + Discontinued.

FIRE INSURANCE COMPANIES.—Continued.
TABLE VIII.—PURELY MUTUAL COMPANIES.

_		1							-		~	:
	Total Assets.	: 'Æ	5,661 97 43,581 50 2,831 56 5,309 24	132,947 69 9,285 09 93 746 05	5,828 87 104,801 70	0,822 82 2,828 98 11,974 64	5,942 84 61,727 78 1,265 77	39,226 50 3,912 32	13,048 94 5,922 40	7,410 46	15,460 74 8,730 75	19,686 22 21,879 56 21,495 77 99,536 44
	All other Assets,	3 &		50 00	11 00		72 00			11 00		400 (0
	mnimer Premium Xote Capital.	S.	5,166 61 41,749 37 2,790 40 5,197 67									17,703 05 21,871 45 19,745 92 97,373 39
	Short Date Notes or Date Bills,	ပ် %	59 75		1,849 18		386 33	17 00	00 : :	674 06	143 94	615 02
	Due on Assessments.	°°	232 30 1,527 06	550 00 91 75 9 62		43.65	5,393 24		561 98			400 29
	Agents' Balances.	æ	203 31		58 47		425 76		62 75 8 50 8 50		18 90	607 18
	Cash.	° 59	305 07 41 16 111 57	2,461 16	5,504 03	7 23 185 96	1,293 69 4,813 94					127 65 11 127 65 1.762 76
	Mortgages, Bonds, De- bentures, and other Securities.	ರೆ ೫೦			4,528.27					: :		
	NAME OF COMPANY.		Bay of Quinte Agricultural County of Brant Farmers' Bertie and Willoughby Blanshard North and Woltank	1 : : :	Culross Mutual Dominion Grange Dorchester	Dunwich Erie Farmers'	Eramosa Economical * Eastern	Easthope, South, Farmers' Formosa	* Grand River Grand River Farmers'	Globe Germania Farmers'	Guelph Iownship Hopewell Creek * #	Aone District Hay Township Farmers' Huron and Middlesex Howick Farmers'

11,172,173,173,173,173,173,173,173,173,173,173	
356 00 332 03 162 75 1 568 78	21 20067
2, 12, 12, 12, 12, 12, 12, 12, 12, 12, 1	
204 98 96 98 96 100 90 10 100 90 43 14 69 19	
1,046 99 543 20 276 87 245 18 32 17 7,952 45 1,872 88 1,872 88 1,872 88 1,872 88 1,57 10 17 73 17 73 17 73 17 73 18 10 17 73 18 10 18 10 1	
81 29 31 29 53 15 53 15 7,175 09 7,175 09 150 00 12 25 13 80	
2,282,292,283,392,283,393,393,393,393,393,393,393,393,393,3	
600 000 400 000	
* Hamilton Mutual General Branch. Lambton, East, Farmers' Lennox and Addington Grange McKillop McKillians McKillians McKillians	

* Discontinued.

FIRE INSURANCE COMPANIES.—Continued.

TABLE VIII.—Continued.—PURELY MUTUAL COMPANIES.

LIABILITIES.

		-	
	Amount at Hisk.	S.	1,915,441 00 467,519 00 483,180 00 493,180 00 184,650 00 187,300 00 200,301 00 4,181,552 00 4,181,552 00 1,673,602 00 1,673,602 00 1,673,602 00 4,181,503 00 1,673,602 00 1,67
	Munber of Policies in force.		1,54 2,40 2,40 1,20
	Total Liabilities.	% °	2,538 40 224 68 218 00 20 98 20 98 871 60 48 19 48 19 142 60 1850 00 3,312 00 3,312 00 3,440 85 1,467 13
	All other Liabilities.	ં	100 000
	Salaries and Expense Account,	ن په	161 00 20 98 36 00 48 19 1,462 16
• *************************************	Sundry Accounts.	ં	77 77 22 1,034 28 502 25
TIPO TITO TO	Borrowed Money.	ું જ	2,538 40 63 68 218 00 218 00 436 60 3,297 00 1,007 29 1,007 29
	Losses.	ئ ي	435 00 850 00 1531 09 1,550 00 1,500 00 394 00
	NAME OF COMPANY.		Brant Farmers' Bay of Quinte. Blanshard Blanshard Bletheim, North Betrie and Willoughby Canadian Millers' Culrics Carand River Farmers' Carand River Farmers' Carand River (discontinued) Calobe Carand River (discontinued) Calobe Calobe Chowell Creek Howick Farmers' Home District (discontinued) Carey and Bruce Howelk Farmers' Howelk Farmers' Howick Farmers' Howick Farmers' Hawiton Ageneral Branch Hamilton { General Branch } { General Branch } { Howick Farmers' Hamilton { Hydrant in } { Hydra

697,113 00 583,146 00	1 259 969 00	1,552,505 00	750,047 00		9 103 956 00	2,400,400,00		444,685 00	305,014 00	1 265,887 00	T, 500, 001	2,153,605 00	364,185 00	109,868,00			1.045,122 00				172,066 00	134,556 00				315,602 00	974,840 00			1.521,867 00	35.1 5.19 00	00 010,100	49 794 777 00	49,124,119 00
1,176	1 401	1,401	310	393	1 699	1,004	1,174	319	959	1 068	T,000	2,901	220	03.6	207	130	- 303	7.2.V	7	757	126	118	0276	000	741	275	756	296 6	659	984	306	000	101 00	101,00
2,834 64				9.367 40				39.19		00 00		15.159 89			#) /#	2,623 95	00 %	2000			963 16		:		100 00			6 202 9	0,000		0.00		0 0 0 0 2	93,044 70
277 54		77 39								:		194 40			: : : : : : : : : : : : : : : : : : : :								:					1 724 46	7, (31 10	:		:	2 0000	Z,366 Io
:		- 08 20				:		-		:					4/ /4		0	00 00	25 35			:	:	•					00 1			:	000	1,823 22
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00 008	1,470 10	:		1.96.1	1,201 40			01 06	CI TO	:				:		.793 95			1,111 00		0/15 1/6	07 007	:	-	100 00	200 002	200 007	10000	1,000 ol	00 04		:		19,990 86
1,757 10	:	:		00 001 1	1,100 00	. 624 00	10.00	7000	:		00 00+	14 005 40	14,000 40			1 000 00	7,000 00		450 00		:		:				:		Zc c91	:		70 PZ		27,250 72
Huron and Middlesex	nnox and Addington	mbton Fast	The state of the s	Lincoln Farmers (discontinued)	c(*illivrav	o.K.illon		ichol lonoi	Nissouri	Oneida	(County)	cet country	Phenix	Puslinch	a, moon		Idver Speed	Sydenham	Modern	1	Southwold	Simcoe	Saltfleet and Binbrook	The second	T.1. TELL TELL	sporme and Hibbert	Williams, East	estminster	Wellington	alpole	aterloo, North,	Wawanosh		

FIRE INSURANCE COMPANIES.—Continued.

TABLE IX.—PURELY MUTUAL COMPANIES.

	Total Income.			1,183 36									170		346 78		953 18	469 40	1.096 75	4,560 95	1,124 54	224 37	480 65	2,685 75	5,240 52	2 224 40	1,969,37	291 14
	Income from all other sources.	ပ် ¥÷	40 18	:		37 03	:			78 37			28 80	771 83		34 00	:				44 79		:		77 07		14 41	
	Money Borrowed.	ວໍ	3.650 00	63 68	:		:	:	436 60		:	:		:	:	:	:	:		946 73		:	:		320 00	:		
	. Interest.	ပ် ∌	:		:	:	95.39			396 20	5 76			225 26	47 93	:	:	:	:			90 x	7 48	:		:		
	Assessments Col- lected.	° 5.		962 24		1,225 43	1 527 93	1,11	· 737 03	56 35	896 75	:		8,981 00	127 85	404 03	:	05. 255	874 95	2 791 11	605 49			2,561 87	4,411 50		2,047 50	1,
	First Payments on Premium Notes.	5 %		157 44	:		110 23 23 012 23 022	00 200	316.56	6.291 81	251 3	:			98 50		190 10	or eel										291 14
INCOME.	Cash received for Agents' Fees and Surveys.	÷			:	- 2	271 50	1.1 69	70 E				141 50		72 50			000						42 75		:	:	
	C'ash on hand.	.°			111 57	:	:	:	:						:	:	:		:	:					:	48 89	:	
	NAME OF COMPANY,		Durant Danies on 9	Bay of Oninte	Blanshard	Blenheim, North	Bertie and Willoughby	Canadian Millers	Culross.	Daminion (Tranco	Dorchester	Dunwich	Easthone South	Economical	Framosa	Erie Fanners'	Eastern (discontinued)	Formosa	Celhalna Discourse The second of the second	Chan Direct Africanting 1	Clobe	Cuelph Township	Grey and Bruce	Home District (discontinued)	Howick Farmers'	Hay Township	Hamilton (General Branch) (discontinued) \	Hopewell Creek.

				375 01 1,921 39 1,313 64 2,478 46 14,862 16 822 99 2,014 30 714 98	160,516 75
222 93	51 62 848 72	94 44	62 29	304 12	2,969 65
800 00 730 43 100 00	750 00		691 00	100 000 700 000 808 37	10,772 05
14 19 2 91 81 65	2 34	340 71	6 57	10 01 599 74 51 14	1,834 00
	1,978 01 1,457 34 941 79			1,730 12 422 93 1,734 73 13,196 02 1,145 73 618 82	82,539 66
6,172 29 102 60 1,840 09 163 20		27,943 54 134 00 2,418 73		153 06 153 06 180 70 143 99 1,310 88 60 20 96 16	57,849 01
	187 00	20 00	177 00 148 25 29 00 92 00		3,147 47
	338 64		501 17	56 50 50 50 50 50 50	1,404 91
Huron and Middlesax Lennox and Addington Grange Lambton, East Lincoln Farmers' (discontinued).	McKillop Michol Nissouri	Onerida Peel County Phomix. Pushinch Queen.	Sydenham Saugen Southwold Southwold Solthoot	Townsend Townsend Usborne and Hibbert Welliams, East Wellington Wallpole Waterloo, North Wavanosh	

Fire Insurance Companies.—Continued.

TABLE IX.—Continued.—PURELY MUTUAL COMPANIES.

EXPENDITURE.

	Total Expenditure.	·	7,432 49 1,637 94	1,284 90	19 40	3,490 19	1,146 63	150 20 170 30 0 056 68	120 31	569 37	186 68	19 692	4,560 95 1,069 16	250 08	867 13 1.898 53	138 11	3,859 49 216 29	3,326 48	4,100 ev
	All other Expenditures.	ತ				0	2 :				:		:				:	100 00	oo rer
	Expense Account.	ű L	1,184 68 474 94	24 84 00 346 63	451 74	07 682 6 67 682 6	186 63	180 27 170 30 9 000: 10	2,036 10 120 31	201 62	186 68		1,941 05	86 30	411 13 596 95	125 11	1,133 49	1,478 51	11,000,1
720	Re-insurance and Return Premiums.	° €			9 20	6			01 F/					4 78	92.5	2 :		293 57	00 11
EAFENDII UNE.	Repayment of Loans.	ئ ن	1,875 00			731 23			3,500 00						1.9.17.73	of their	350 00		-
	Amount paid for Losses.	್ ಆ	$\begin{array}{c} 4,372 \ 81 \\ 363 \ 00 \end{array}$	1,200 00		2,169 47	2,181 62 960 00		4,316 68	363 75		450 00 435 00	2,619 90	427 90 159 00	456 00	32 32 33 33 33 33 33 33 33 33 33 34 34 34 34	2,376 00	1,454 40	479 50
	NAME OF COMPANY.		Brant Farmers'	5 Blanshard North North	Sertie and Willoughby	Culross Dunfries, North	Dominion Grange.	Dunwich.	Economical		Formosa	Germania Grand River Farmers	Grand River (discontinued)	Globe	Grey and Bruce	Home District (discontinued)		Hay Township Hamilton { General Branch } (discontinued).	Hydrant " Hydrant

8,495 30	885 64	1,371 63	970 91	708 05	3,307 61	2,933 48	1,043 26	367.38	2,157 73	40,167 47	1,224 33	1,387 57	620 53	1,863 76	2,206 36	171 75	325 09	182 28	309 61	1,886 13	1,327 75	315 78	15,180 07	792 07	2,006 30	744 60		144,596 39	
: : : : : : : : : : : : : : : : : : : :			61 00		75 00		:	:				:	:	:				2 55					69 55	17 85				690 03	
4,833 54									342 73	13,850 36	47 08	1,346 13	70 53	289 10	932 07	171 75	100 09	179 73	279 61	279 80	120 50	280 20	4.307 90	450 07	556 13	148 55		48,898 35	
1,148 37		34 58	0 75			22 41			-	4,278 06		11 44		0.93	12 29			:		:		1 70	17 34					6,158 23	_
					750 00						100 00				995 00								8,103 02		1.420 17			19,972 15	
2,513 39	202 96	211 50	564 40	00 099	1,890 22	2,194 66	00 676	225 00	1,815 00	22,039 05	1,077 25		550 00				225 00	•	30 00	1,606 33	1,207 25	33 88	2,682 26	324 15	30 00	596 05		68,877 63	
Huron and Middlesex	Lennox and Addington (rrange	Lambton, East	Lincoln Farmers' (discontinued)	McGillivray	McKillop Tallop	Nichol	Nissouri	Oneida	Peel County	Phenix	Puslinch	Queen	River Speed	:	Saugeen	Southwold	Simcoe	Saltfleet and Binbrook	Townsend	Usborne and Hibbert	Williams, East	Westminster	Tellington	Walnole	20 Variation North	Wawanosh	100000000000000000000000000000000000000		

TABLE X.—PURELY MUTUAL COMPANIES.

Showing Amount at Risk, Surplus of admitted Assets over Liabilities, and Ratio of said Surplus to Amount at Risk.

COMPANY.	Amount at Risk.	Surplus of admitted Assets (including unassessed pro- mium note capital) over liabilities.	Ratio of Surplus to Amount at 1 isk.
Bay of Quinte Bertie and Willoughby Blanshard Blenheim, North Brant County Farmers'	\$ c. 472,519 00 184,405 00 483,180 00 449,440 00 1,915,441 00	\$ c. 5,437 29 2,831 56 5,091 24 23,725 07 41,043 10	$egin{array}{c} 1.15 \ 1.53 \ 1.05 \ 4.75 \ 2.14 \end{array}$
Canadian Millers'. Culross	107,300 00 200,961 00	9,285 09 5,828 57	8.65 2.90
Dominion Grange Dorchester, North and South Dumfries, North, and Waterloo, South, Farmers' Dunwich Farmers'.	4,181,552 00 567,420 00 2,828,468 00 112,870 00	104,765 70 6,822 82 132,076 09 2,828 95	2.50 1.20 4.66 2.50
Eastern (discontinued). Easthope, South, Farmers'. Economical Eramosa Erie Farmers'.	784,530 00 1,679,602 00 194,625 00 475,080 00	39,178 31 61,727 78 5,942 84 11,832 04	4.99 3.67 3.05 2.49
Formosa	120,980 00	3,912 32	3.23
Germania Globe Grand River (discontinued). Grand River Farmers Grey and Bruce Guelph Township.	493,350 00 393,700 00 423,474 00 380,194 00 562,053 00 341,691 00	10,587 21 7,233 24 9,736 94 5,737 40 6,523 37 15,460 74	2.14 1.84 2.29 1.50 1.16 4.52
Hamilton { General Branch . Hydrant Branch } (discontinued). { Hay Township Farmers' . Home District (discontinued) . Hopewell Creek . Howick Farmers' . Huron and Middlesex .	571,489 00 309,892 00 964,980 00 167,865 00 142,665 00 2,299,890 00 697,113 00	3,430 75 10,277 04 21,629 56 17,216 77 8,730 75 98,205 35 18,661 13	.60 3.31 2.24 10.25 6.12 4.44 2.68
Lambton, East, Farmers'. Lennox and Addington Grange. Lincoln Farmers' (discontinued)	1,352,269 00 583,146 00 238,642 00	11,391 21 15,216 65 2,170 28	.84 2.60 .91
McGillivray	$397,155 00 \\ 2,193,256 00$	3,912 58 48,827 32	.98
Nichol	1,469,780 00 444,685 00	24,768 67 19,982 04	1.68 4.49
Oneida Farmers'	305,014 00	6,648-38	2.17

TABLE X.—Continued.—PURELY MUTUAL COMPANIES.

COMPANY.	Amount at Risk.	Surplus of admitted Assets (including unassessed pre- nium note capital) over liabilities.	Ratio of Surplus to Amount at Risk.
	\$ c.	\$ c.	
Peel County Farmers'. Phoenix Puslinch	1,365,887 00 2,153,605 00 364,185 00	19,851 66 42,642 18 6,115 03	$1.46 \\ 2.00 \\ 1.75$
Queen (now Trade and Commerce)	199,869 00	3,971 79	2.00
River Speed Farmers'	191,740 00	5,949 11	3.10
Saltfleet and Binbrook Saugeen Simcoe County Southwold Farmers' Sydenham.	$\begin{array}{c} 134,556\ 00\\ 332,651\ 00\\ 172,066\ 00\\ 303,275\ 00\\ 1,045,122\ 00\\ \end{array}$	1,980 59 5,952 18 2,484 70 6,068 91 20,233 42	$egin{array}{c} 1.47 \\ 1.79 \\ 1.44 \\ 2.00 \\ 1.93 \\ \end{array}$
Townsend Farmers'	455,885 00	7,027 86	1.54
Usborne and Hibbert	861,005 00	12,250 99	1.42
Walpole Farmers' Waterloo, North, Farmers' Wawanosh, West Wellington County Westminster Williams, East	946,693 00 1,521,867 00 354,549 00 2,575,603 00 974,840 00 315,602 00	18,133 89 74,332 90 13,399 61 236,049 25 26,475 21 1,852 29	1.91 4.88 3.77 9.16 2.71
Total	43,719,676 00	1,333,447 72	

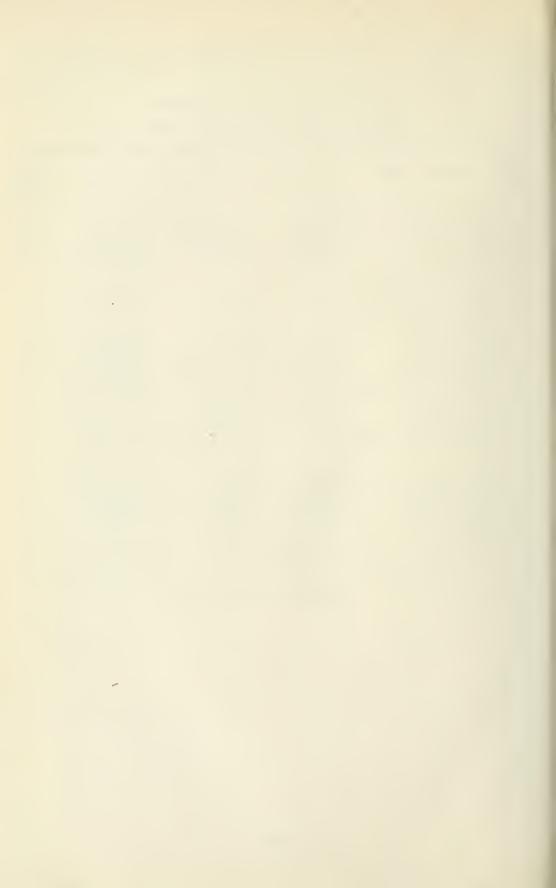
REGISTER OF INSURANCE COMPANIES.

	N. 407 - 10 - 6473- 1-1-1-1			
NAME OF COMPANY.	Locality.	President,	Secretary.	Detailed Report, Page.
Alliance Insurance Company	Hamilton	D. B. Chisholm	H. T. Crawford	164
Bay of Quinte	Picton Ridgeway Woodham Chesterfield Paris	A. Southard John Hershey Thos. Pearn John Burns William Moyle	R. S. Roblin H. N. Hibbard Wm. Johnson Geo. Middlemiss Wm. Turnbull	35 41 43 49 38
Canada Farmers' " Canadian Millers' " Culross "	Hamilton Hamiltou Teeswater	Thomas Stock David Goldie Thomas Allison	W. J. Lawrence Seneca Jones	1 47 17
Dominion Grange " Dorchester, N. & S " Dumfries N. and Water-	Owen Sound Harriettsvile.	S. W. Hill D. P. Aylsworth	R. J. Doyle Cinnamon Barr	53 56
Dorchester, N. & S	Ayr Wallacetown	John McRuer John Pearce	Thomas Marshall A. R. Patterson	47 58
* Eastern . " Easthope, S., Farmers' . " Economical . " Eramosa . " Erie Farmers' . "	Morrisburg Tavistock Berlin Rockwood Rainham C'tre	H. H. Barrie	Thomas McDonald. Leonard Schaffer Wm. Oelschlager Hugh Black J. W. Holmes	66 67 64 62 60
Formosa "	Formosa	A. Waechter	Julius Nott	69
Germania "Globe "Gore District "Srand River "Grand River "Grand River Farmers" "Grey and Bruce "Guelph Township "	Neustadt. Brantford Galt Galt York Hanover Guelph	John Koenig John Strickland Jas. Young, M.P.P. R. Blain A. Turnbull A. S. McEdwards John Hobson	Geo. Hope	80 78 7 73 76 71 82
* Hamilton " Hand-in-Hand " Hay Township Farmers' " * Home District " Hopewell Creek " Howick Farmers' " Huron and Middlesex "	Hamilton Toronto Zurich Toronto New Germany Wroxeter London	Jacob T. Nottle W. H. Howland Hugh Love, Sr Hon. W. Mc Murrich E. Holter James Edgar A. B. Powell	A. Alexander Hugh Scott H. N. Dirstein John Rains A. Emlinger Wm. McKercher H. E. Sharpe	95 4 88 86 84 93 90
Lambton, E., Farmers' " Lennox and Addington	Watford	John Dallas	John D. Eccles	100
Grange	Napanee Beamsville	H. Huffman John T. Oill	James Daly Jacob Hipple	105 103
London Life and Accident Insurance	London	Joseph Jeffrey	W. Mardon	161
McGillivray Mutual	West McGillivray	John McVicar	Wm. Fraser	110
McKillop	Seaforth	James Kerr	W. S. Shannon	107
pany			John Beattie	114
Nichol	Fergus	Alex. Burnett A. Henderson	C. Horsman	112
Oneida Farmers'	York London Whitby	James Stewart A. McCormick J. Bickell	John Senn	116 10 13
" Oncario Farmer	Triniby	o. Dickell	O. Hourse	10

REGISTER OF INSURANCE COMPANIES.—Continued.

	The second secon			
NAME OF COMPANY.	LOCALITY.	President.	Secretary.	Detailed Report, Page.
Peel County Farmers'Mutual Perth County Town" Phoenix" * Prince Edward County. " Puslinch"	Brampton Stratford Toronto Picton Aberfoyle	Thomas Holtby John Hyde, M.D J. J. Withrow L. B. Stinson D. McFarlane	Luther Cheyne C. Packert John Brandon C. D. Morden James Scott	118 190 120 16 123
Queen (Trade and Commerce)	Toronto	J. J. Withrow W. H. Howland	John Brandon Hugh Scott	125 179
River Speed Farmers' Mutual	Hespeler	John P. Phinn	A. J. Brewster	127
Saltfleet and Binbrook " Sangeen " Simcoe County " Southwold Farmers' " Standard Fire Insurance Company Sydenham Mutual	Elfrida Mount Forest. Keenansville. Carsley Hamilton Annan	J. Pottruff Thomas Stevensou Thomas Morrow Thomas Hunter D. B. Chisholm G. Harkness	H. Swayze H. L. Drake G. P. Hughes R. Stafford H. Theo. Crawford Hugh Reid	132 129 134 137 171 139
Townsend Farmers' " Trade and Commerce "	Waterford	J. D. Smith Vide Queen	L. N. Collver	141 125
† Union Fire Insurance Company. Usborne and Hlbbert Mutual	Toronto Farquhar	Hon. J. C. Aikins Robert Gardiner	A. T. McCord N. J. Clark	175 143
Victoria "	Hamilton	George H. Mills	W. D. Booker	23
Walpole Farmers' " Waterloo County " Waterloo, N., Farmers' " Wawanosh, West " Wellington County " Westminster " Williams, East "	Jarvis	C. Simon. J. W. Walden, M.D. G. Moore Charles Girvin F. W. Stone. A. Weldon. N. McTaggart.	John Heasman C. M. Taylor L. Stauffer R. Murray C. Davidson H. Anderson Wm. McCallum	145 29 147 149 151 154 156

^{*} Discontinued. † License suspended 19th November, 1881.



[SUPPLEMENT TO REPORT OF INSPECTOR OF INSURANCE FOR THE YEAR ENDING DECEMBER 31, 1880.]

PUBLIC GENERAL ACTS

OF THE ONTARIO LEGISLATURE

RELATING TO INSURANCE.

WITH NOTES OF AMENDMENTS AND AN ANALYTICAL INDEX; ALSO A LIST OF

SPECIAL ACTS OF INCORPORATION.

ВҮ

J. HOWARD HUNTER, M.A.,

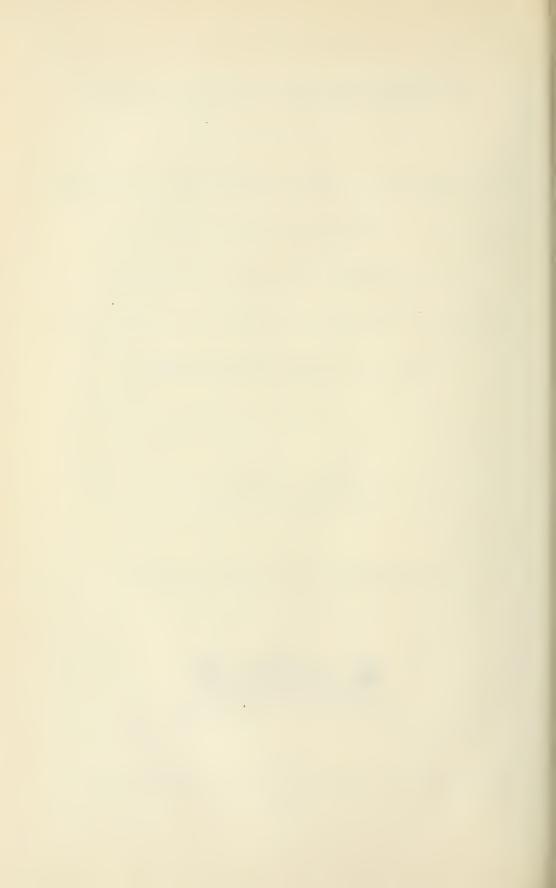
Inspector of Insurance for Ontario.

Brinted by Order of the Begistative Assembly.



Toronto:

PRINTED BY C. BLACKETT ROBINSON, 5 JORDAN STREET. 1881.



ACTS OF THE

Ontario Pegislature Relating to Insurance.

I.—PUBLIC GENERAL ACTS. (Here printed and Indexed.)

		The same of the sa	
Session.	STATUTE.	TITLE.	PAGE.
1877	R.S.O., ch. 160	An Act respecting Insurance Companies	15
1877	R.S.O., ch. 161	An Act respecting Mutual Fire Insurance Companies,	29
1877	R.S.O., ch. 162	An Act to secure Uniform Conditions on Policies of Fire Insurance. [Extended to Mutual Companies by 44 Vic. (1881), ch. 20, s. 28].	44
1879	42 Vic., ch. 25	An Act to provide for the Inspection of Insurance Companies. [Amended by 43 Vic., ch. 20]	49
1880	43 Vic., ch. 20	An Act respecting the Expenses of Inspecting Insurance Conpanies	52
1881	44 Vic., ch. 20	An Act to give Increased Stability to Mutual Fire Insurance Companies.	52
1877	R.S.O., ch. 129	An Act to secure to Wires and Children the benefit of Assurances on the Lires of their Husbands and Parents. [Amended by 41 Vic., (1878) ch. 8; also by 44 Vic. (1881), ch. 15]	60
1878	41 Vic., ch. 8	An Act to make Certain Amendments in the Revised Statutes. [See above, R.S.O., ch. 129]	
1881	44 Vic., ch. 15	An Act to amend the law securing to Wires and Children the benefit of Assurances on the Lires of their Husbands and Parents. [See above, R.S.O., ch. 129].	

II.—SPECIAL ACTS OF INCORPORATION. (Not here printed.)

1867-8	31 Vic., ch. 52	An Act to grant certain powers to the Toronto Mutual Fire Insurance Company. [This Company was merged in the Beaver Mutual, which is now extinct.]
1867-8	31 Vic., ch. 53	An Act for Incorporating the Royal Canadian Insurance Company. [This Company is now working under a Dominion charter.]
1867-8	31 Vic., ch. 54	An Act to grant certain powers to the Oxford Farmers' Mutual Fire Insurance Company (Woodstock). [This Company is now extinct.]
1807-8	31 Vic., ch. 55	An Act to grant certain powers to the Waterloo County Mutual Fire Insurance Company (Waterloo).
1867-8	31 Vic., ch. 56	An Act to extend the powers of the Gore District Mutual Fire Insurance Company (Galt).
1868-9	32 Vic., ch. 17	An Act for incorporating the Ontario Mutual Life Assurance Company (Waterloo). [This Company is now working under a Dominion charter.]
1868-9	32 Vic., ch. 64	An Act to grant certain powers to the Ontario Farmers' Mutual Insurance Company (Whitby).
1868-9	32 Vie., ch. 77	An Act to incorporate the Hamilton Mutual Fire Insurance Company (Hamilton).

SPECIAL ACTS OF INCORPORATION.—Concluded.

	1	
Session.	STATUTE.	TITLE.
1869	(Nil.)	
18701	34 Vic., ch. 73	An Act to incorporate the Queen City Fire Insurance Company (Toronto).
1871-2	35 Vic., ch. 37	An Act to incorporate the Toronto Life Assurance and Tontine Company. [This
1873	(Nil.)	Company is now working under a Dominion Charter.
1874	37 Vie., ch. 85	An Act to incorporate the London Life Insurance Company (London, Ont.).
1874	37 Vie., ch. 86	An Act to amend and extend the provisions of the Act incorporating the Onturio Mutual Life Assurance Company (Waterloo).
1874	37 Vic., ch. 87	An Act to incorporate the Mercantile Fire Insurance Company (Waterloo).
1874	37 Vic., ch. 88	An Act to incorporate the Canada Live Stock Insurance Company of Ontario (Toronto). [This Company is now extinct.]
1874	38 Vic., ch. 66	An Act to incorporate the Alliance Insurance Company (Head office first at Toronto, afterwards transferred to Hamilton).
1874	38 Vic., ch. 67	An Act to incorporate the Canada Fire and Marine Insurance Company (Hamilton). [This Company is now working under a Dominion charter.]
1874	38 Vic., ch. 68	An Act to incorporate the Industrial and Commercial Life Assurance Company of Canada (Hamilton). [Not organized.]
1875-6	39 Vic., ch. 91	An Act to amend the Act incorporating the Canada Fire and Marine Insurance Company (Hamilton). [See above, 38 Vic. (1874), ch. 67]
1875-6	39 Vic., ch. 92	An Act to incorporate the Home Fire Insurance Company of Ontario (Toronto). [Not organized.]
1875-6	39 Vic., ch. 93	An Act to incorporate the Union Fire Insurance Company (Head office first at Ottawa, afterwards at Toronto). [See below, 40 Vic. (1877), ch. 2.]
1877	40 Vic., ch. 2	An Act to amend and repeal certain enactments of the last session of the Legislature of this Province. [Sec. 3 modifies the Act to Incorporate the Home Fire Insurance Company (39 Vic., ch. 92) by repealing secs. 20 and 21, and amending sec. 19; also, sec. 3 modifies the Act to Incorporate the Union Fire Insurance Company (39 Vic., ch. 93) by repealing secs. 17 and 18, and amending sec. 16.]
1877	40 Vic., ch. 66	An Act to incorporate the Standard Fire Insurance Company (Hamilton).
1878	41 Vic., ch. 61	An Act to incorporate the Equitable Fire Insurance Company of Hamilton. [Not organized.]
1879	42 Vic., ch. 84	An Act to incorporate the Prudential Life Assurance Company of Ontario (Hamilton). [Not organized.]
1879	42 Vic., ch. 85	An Act to extend the powers of the Hand-in-Hand Mutual Fire Insurance Company (Toronto).
1880	43 Vic., ch. 74	An Act to incorporate the Southern Fire Insurance Company (St. Thomas). [Not organized.]
1881	44 Vic., ch. 52	An Act to incorporate the Federal Fire Insurance Company of Ontario (Hamilton). [Not organized.]
1881	44 Vic., ch. 55	An Act respecting the Phænix Mutual Fire Insurance Company of Ontario (Toronto).
1881	44 Vic., ch. 59	An Act respecting the Waterloo County Mutual Fire Insurance Company of Ontario (Waterloo).

INDEX TO PUBLIC GENERAL INSURANCE ACTS OF ONTARIO.

[To avoid the repetition of the letters R.S.O., it will be understood that Chapters 129, 160, 161, 162, refer to the Revised Statutes of Ontario, 1877.]

ACCIDENT COMPANIES, Securities required of, ch. 160, ss. 6, 8.

ACCOUNTS OF BRANCHES (Mutual Companies) to be kept distinct, ch. 161, s. 65.

AFFIRMATIONS (Mutual Companies), See OATHS.

AGENCY (all Companies), Prima facie evidence of, ch. 162, Stat. Con. No. 21.

Chief, of foreign Companies insuring under Statutes of Ontario, ch. 160, s. 15.

AGENT of insured may, in certain cases, tender proof of loss, ch. 162, Stat. Con. No. 14.

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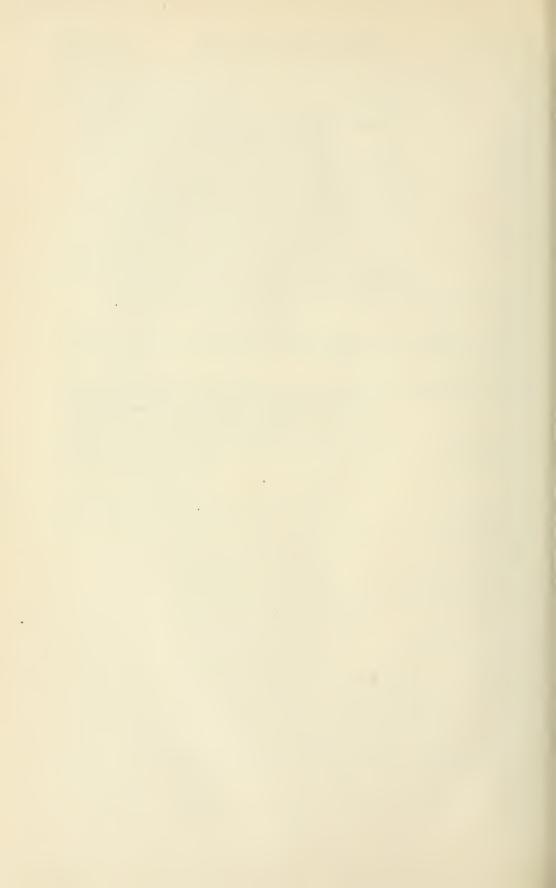
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GENERAL ACTS PUBLIC

RELATING TO INSURANCE.

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REVISED STATUTES OF ONTARIO.

An Act respecting Insurance Companies.

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ER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:-

- 1. This Act may be cited as "The Ontario Insurance Act." Short title.
- 2. This Act shall not apply to any Company licensed under To what Com-Act of the Parliament of Canada to transact business of insurance panies this Act does not in Canada, nor to any Company incorporated by Act of Parlia- apply. ment of Canada, nor to any Mutual Fire Insurance Company which does not receive cash premiums in lieu of premium notes, but acts exclusively on the mutual principle. 39 V., c. 23, s. 1.

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What Companies may transact business in Ontario.

3. Except such Insurance Companies as are mentioned in the next preceding section, it shall not be lawful for any Insurance Company to accept any risk or issue any policy of insurance, or receive any premium or transact any business of insurance in Ontario, or to prosecute or maintain any suit, action or proceeding, either at Law or in Equity, relating to such business without first obtaining a license from the Provincial Treasurer, to carry on business in Ontario. 39 V., c. 23, s. 2.

Form of license.

4. The license shall be in such form as may be, from time to time, determined by the Provincial Treasurer, and shall specify the business to be carried on by the Company; and shall expire on the thirtieth day of June in each year, but shall be renewable from year to year. 39 V., c. 23, s. 3.

When license shall issue, 5. As soon as the Company applying for a license has deposited with the Provincial Treasurer the securities hereinafter mentioned, and has otherwise conformed to the requirements of this Act, the Treasurer shall issue the license. 39. V, c. 23, s. 4.

Deposit to be made.

- 6. Before issue or renewal of the license, each Life, Fire, Inland, Marine Insurance or Guarantee Company shall deposit the sum of twenty-five thousand dollars at the least, and the further sum of five thousand dollars for every one million of dollars over five million dollars of risks of such Company, on the thirty-first day of December in the year next preceding, until the amount becomes fifty thousand dollars; and every Accident Insurance Company shall deposit the sum of twenty thousand dollars.
- 2. Every Company incorporated before the commencement of the Session of the Legislature held in the thirty-ninth year of Her Majesty's reign may make such deposit in three equal annual instalments, on or before the first day of July in each year beginning with the first day of July, 1876, and a license may be issued to every such Company upon the deposit for the current year being duly made.
- 3. This section shall not apply to Companies mentioned in the tenth section of this Act.
- 4. Of Fire Insurance Companies whose risks do not exceed five million dollars, the deposit shall be ten thousand dollars at the least, to be increased by five thousand dollars for every one million dollars over two million dollars of risks of such Company. 39 V., c. 23, s. 5.

Deposits, in what securities.

7. Such deposits may be made in securities of the Dominion of Canada, or in securities issued by any of the Provinces of Canada; and the value of such securities shall be estimated at their market value at the time when they are so deposited.

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- 2. If any securities other than those above named are offered as a deposit, they may be accepted at such valuation and on such conditions as the Provincial Treasurer may direct.
- 3. If themarket value of any of the securites which have been If market deposited by any Company declines below the value at which Company to they were deposited, the Treasurer may, from time to time, call make further upon the Company to make a further deposit, so that the market deposit. value of all the securites deposited by any Company shall be equal to the amount which they are required to deposit by this Act. 39 V., c. 23, s. 6.

8. When any Company carries on more than one description Deposit for of insurance business, it shall make a separate deposit as afore- each branch of business. said for each branch of its business: but a Company combin-Proviso: as to ing Life and Accident Insurance or Fire and Inland Marine combination Insurance shall only be required to make one deposit for each of certain branches, such combination. 39 V., c. 23, s. 7.

9. Any Mutual Fire Insurance Company not required to be Deposits by licensed by the laws of the Dominion of Canada, doing any and licenses to certain Mutual business in Ontario, for cash premiums on risks other than from Fire Ins. Comits own members, shall, on or before the first day of July in each panies. year, deposit with the Provincial Treasurer an amount equal to one-fourth of the net cash premiums received by the Company for such business in Ontario during the year ending on the thirty-first day of December next preceding, and shall keep such amount on deposit, subject to increase or reduction yearly on the first day of July, according to the amount of such onefourth; and upon such deposit being made and continued, the Treasurer shall issue or renew the license to the Company.

2. Any Mutual Fire Insurance Company authorized before Deposits by the tenth day of February, 1876, by any statute to transact any other Combusiness for cash premiums on risks other than for its mem-above. bers, may make such deposit in three equal annual instalments, the first being made on or before the first day of July, one thousand eight hundred and seventy-seven, and the license may issue to such Company accordingly, or be renewed as the deposit for each year is duly made. 39 V., c. 23, s. 8.

10. Whenever and so long as the deposit of any Life Insur-Additional ance Company is less than twenty-five thousand dollars, obligation of a the agent of the Company shall send in yearly to the Provincial Company Treasurer, within one month after the first day of January of whose deposit each year, a return, under oath (Schedule A.), of the amount of \$25,000 to Life Insurance premiums received by the Company on risks for make returns of premiums the period covered by the annual statement mentioned in section received and twenty-six, and after deducting twenty-five per cent. there-deposit the from, and the net amount of losses or claims actually paid, shall amount in invest the same in such of the securities authorized by this Act as his Company directs, or in default of such direction, as he

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thinks fit, and shall deposit such securities in the hands of the Provincial Treasurer, for the purposes of this Act and subject to its provisions the balance of such premiums, until the deposit of such Company is equal to fifty thousand dollars; and so long as such deposit is under fifty thousand dollars, no interest or dividends shall be paid on the actual deposit, but such interest or dividend shall be added to the principal every half-year until, with the premiums hereinbefore mentioned, the deposit amounts to fifty thousand dollars.

2. Every Company which has not deposited the full amount required under the provisions of the sixth section of this Act, shall be credited in its annual payments on account of such deposit with the amounts deposited under the provisions of this section. 39 V., c. 23, s. 9.

Company may the amount absolutely required.

As to withdrawal of surplus.

11. A Company may deposit in the hands of the Provincial deposit beyond Treasurer any sums of money or securities beyond the sum required; and such further sums of money or securities therefor, shall be dealt with as if the same had been part of the original deposit; and no part of the additional deposit shall be withdrawn except with the sanction of the Lieutenant-Governor. 39 V., c. 23, s. 10.

Withdrawal of deposit where Company licensed by Dominion.

12. A Company having made a deposit under this Act shall be entitled to withdraw such deposit, with the sanction of the Lieutenant-Governor in Council whenever it is made to appear to the satisfaction of the Lieutenant-Governor in Council that such Company is carrying on its business of insurance under license from the Dominion of Canada. 39 V., c. 23, s. 11.

Any deficiency of security to be made good, or license forfeited.

13. If from the annual statements, or after examination of the affairs and condition of any Company, it appears that the re-insurance value of all its risks outstanding in Ontario, together with any other liabilities in Ontario, exceeds its assets in Ontario, including the deposit in the hands of the Treasurer, then the Company shall be called upon by the Treasurer to make good the deficiency at once, and on failure so to do its license shall be cancelled. 39 V., c. 23, s. 12.

As to interest on securities.

14. Except in cases with respect to which it may be otherwise provided by the Lieutenant-Governor in Council, so long as any Company's deposit is unimpaired and no notice of any final judgment or order to the contrary is served upon the Provincial Treasurer, the interest upon the securities forming the deposit shall be handed over to the Company. 39 V., c. 23, s. 13.

Certain documents to be filed before license is they must show.

15. Before the issue of a license to any Company, the Company shall file in the Department of the Provincial Treasurer a certified copy of the Act of Incorporation, or other instrument granted; what of association of the Company, and also a power of attorney from the Company to its head officer or agent in Ontario,

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under the seal of the Company or resolution, and signed by the President and Secretary or other proper officer thereof, containing the matters hereinafter mentioned, verified by their oath, and further corroborated on oath by the head officer or chief agent of such Company, or by some person cognizant of the facts necessary to its verification, and also a statement of the conditions and affairs of such Company on the thirty-first day of December then next preceding, or up to the usual balancing day of the Company (but such day shall not be more than twelve months before the filing of the statement), in such form as may be required by the Treasurer of Ontario.

2. The said power of attorney shall declare at what place Contents in Ontario the head office or chief agency of the Company is attorney. or is to be established, and shall expressly authorize such attorney to receive process in all suits and proceedings against such Company in Ontario for any liabilities incurred by the Company therein, and shall declare that service of process for or in respect of such liabilities at such office or chief agency, or personally on such attorney, at the place where such head office or chief agency is established, shall be legal and binding on the Company to all intents and purposes whatsoever.

3. Whenever any Company licensed under this Act changes If changes are its chief agent or chief agency in Ontario, such Company shall made in chief agency, docufile a power of attorney as hereinbefore mentioned, containing ment to be any such change or changes in such respect, and containing a filed. similar declaration as to service of process as hereinbefore mentioned.

4 Duplicates of all such documents duly verified as afore-Such docusaid shall be filed at Toronto, in the Process Office of the Su-ments to be filed in Court. perior Courts of Common Law, and in that of the Clerk of Records and Writs of the Court of Chancery. 39 V., c. 23, s. 14.

16. After the certified copies referred to in the last preced-Process and ing section and such power of attorney are filed as aforesaid, suits. any process in any suit or proceeding against such Company, for any liabilities incurred in Ontario, may be served on the Company at its chief agency, and all proceedings may be had thereupon to judgment and execution in the same manner and with the same force and effect as in proceedings in any civil suit in Ontario.

- 2. Nothing herein contained shall render invalid service in Service otherany other mode in which such Company may be lawfully ser- wise than as above. ved. 39 V., c. 23, s. 15.
- 17. Every Company obtaining such licence as aforesaid Companies to shall forthwith give due notice thereof in the Ontario Gazette, give notice of and in at least one newspaper in the County, City or place where the head office or chief agency is established, and shall

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continue the publication thereof once each week for the space and of ceasing of four weeks: and the like notice shall be given for the same business. period when such Company ceases, or notifies that it intends to cease to carry on business in Ontario. 39 V., c 23, s. 16.

Statement to be published by Provincial Treasurer.

18. The Provincial Treasurer shall cause to be published half-yearly in the Ontario Gazette a list of Companies licensed under this Act, with the amount of the deposit made by each Company; and upon any new Company being licensed, or upon the license of any Company being withdrawn in the interval between two such half-yearly statements, he shall publish a notice thereof in the Ontario Gazette for the space of two weeks. 39 V., c. 23, s. 17.

Penalty for . transacting business in of this Act.

19. Any person who delivers any policy of Insurance or collects any premium or transacts any business of Insurance on becontravention half of any Company as aforesaid, without such Company being licensed under his Act, or if such license has been withdrawn, or without the renewal thereof, or without filing the copy of the Act of incorporation, or other instrument of association of the Company, and the power of attorney or any renewal therof in the event of any change as hereinbefore provided, shall be liable to a penalty of two hundred dollars for each such contravention of this Act, which penalty may be sued for and recovered on information filed in the name of the Attorney-General of Ontario; and one-half of the said penalty, when recovered shall be paid to the Crown, and the other half of the said penalty to the informer; and in case of non-payment of such penalty and costs within one month after judgment, the person so offending shall be liable to imprisonment in any gaol or prison for a period not exceeding three months, in the discretion of the Court wherein he is convicted. 39 V., c. 23, s. 18.

How enforced and applied.

Licenses forfeited by failure to deposit, non-payment of claims and consequent deficiency of security.

Renewal on certain conditions.

20. Wherever any Company fails to make the deposits under this Act at the time required, or wherever written notice has been served on the Provincial Treasurer of any undisputed claim arising from loss insured against in Ontario remaining unpaid for the space of sixty days after being due, or of a disputed claim after final judgment in a regular course of law and tender of a legal valid discharge being unpaid, so that the amount of securities representing the deposit of such Company is liable to be reduced by sale of any portion thereof, the license of the said Company shall ipso facto be null and void, and shall be deemed to be withdrawn; but such license may in the two last mentioned cases be renewed, and the Company may again transact business, if within sixty days after notice to the Provincial Treasurer of the Company's failure to pay any undisputed claim, or the amount of any final judgment as provided in this section, such undisputed claims or final judgments upon or against the Company in Ontario are paid and satisfied, and the Company's deposit is no longer liable to be reduced below the amount required by this Act. 39 V., c. 23, s. 19.

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21. Any Company shall be liable to have its deposits in the When a Company of the Provincial Treasurer administered in manner liable to have hereinafter mentioned upon the failure of such Company deposits adto pay any undisputed claim arising from loss insured against, in Ontario, upon any policy held in Ontario, for the space of sixty days after being due, or if disputed, after final judgment and tender of a legal valid discharge, and (in either case) after notice thereof to the Provincial Treasurer. In case of such ad-Provision for ministration, all deposits of such Company held by the said application of deposits in Treasurer shall be applied pro rata towards the payment of all such case. claims duly authenticated against such Company, as well as in respect of unearned premiums upon or in respect of policies issued to policy holders in Ontario, and the distribution of the proceeds of such deposit may be made by order of the Court of Chancery.

2. In any case where a claim for loss is by the terms of Proviso, if the policy payable on proof of such loss, without any stipula-given for ted delay, the notice to the Provincial Treasurer under this payment of section shall not be given until after the lapse of sixty days any loss. from the time when the claim becomes due. 39 V., e. 23, s, 20.

22. Upon granting an order for administration as aforesaid, Appointment the Court shall appoint a receiver, who may be an officer of the his duty. Court, who shall forthwith call upon the Company to furnish a statement of all its outstanding policies in Ontario, and upon Proceedings in all such policy holders to file their claims; and upon the filing istration. of the claims before the receiver, the parties interested shall have the right of contestation thereof, and the right of appeal from the decision of the receiver to the Court as aforesaid, according to the practice of the Court; and in ease of any such claimed by administration, the parties insured in Ontario shall be entitled parties into claim for a part of the premiums paid proportionate to the sured in Ontario. unexpired period of their policies respectively, and such return premium shall rank with judgments obtained and claims accrued in the distribution of the assets; and upon the comple-Sale of securition of the schedule to be prepared by the receiver of all judgments against the Company upon such policies held in Ontario, and of all claims for re-insurance or for surrender of policies the Court shall cause the securities held by the Provincial Treasurer for such Company, or any part of them, to be sold in such manner and after such notice and formalities as the Court appoints; and the proceeds thereof, after paying expenses incurred, shall be distributed pro rata amongst the claimants according to such schedule, and the balance, if any, shall be surrendered to the Company. But, if any loss is sustained or If further loss any claim arises after the statement of such outstanding occurs and deposits do policies has been obtained from the Company, as hereinbefore not cover provided, and before the final order of the Court for the dis-claims. tribution of the proceeds of the securities, or if the proceeds of the securities are not sufficient to cover in full all claims recorded in the schedule, such policy-holders shall not be barred

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from any recourse they may have either in law or equity against the Company issuing the policy in respect of such deficiency;

Court may confer upon receiver the powers of a Master.

2. The Court, by the order appointing a receiver, or by any subsequent order, may authorize the receiver to exercise in respect of the accounts of the Company all or any of the powers which the Master of the Court would have if he were taking an account of the claims against the said deposit, and every receiver so authorized shall possess the said powers as well as the powers usually enjoyed by a receiver appointed under an order of the said Court. 39 V., c. 23, s. 21.

Duty of Company ceasing business.

23. When any Company has ceased to transact business in Ontario, and has given written notice to that effect to the Provincial Treasurer, it shall insure, on behalf of its Ontario policy holders, all their outstanding risks, in some Company or Companies licensed to do business in Ontario, or obtain the surrender of the policies, and its securities shall not be delivered to the Company until the same is done to the satisfaction of the Treasurer. 39 V., c. 23, s. 22.

Conditions on which deposits may be released.

24. Upon making application for its securities, the Company shall file with the Provincial Treasurer a list of all Ontario policy holders who have not been so re-insured or have not surrendered their policies; and it shall at the same time publish in the Ontario Gazette a notice that it has applied to Government for the release of its securities on a certain day, not less than three months after the date of the notice, and calling upon its Ontario policy holders opposing such release to file their opposition with the Provincial Treasurer on or before the day so named; and after that day, if the said Treasurer is satisfied that the Company has ample assets to meet its liabilities to Ontario policy holders, all the securities may be released to it by an Order of the Lieutenant-Governor in Council, or a sufficient amount of them may be retained to cover the value of all risks respecting which opposition has been filed; and the remainder may be released, and thereafter from time to time as such opposing risks lapse, or proof is adduced that they have been satisfied, further releases may be made on the authority aforesaid. 39 V., c. 23, s. 23.

Company cases to pay losses.

25. After a Company has ceased to transact business in ceasing business in certain Ontario after the notice hereby required, and its license has in consequence been withdrawn, such Company shall nevertheless pay the losses arising upon policies not re-insured or surrendered, as if such license had not been withdrawn. 39 V., c. 23, s. 24.

Yearly state-ment to Treasurer of Ontario, what it must show,

26. It shall be the duty of the President, Vice-President, or Managing Director, and Secretary or Manager of every Company incorporated for purposes of transacting business of insurance in Ontario to prepare annually, under their oath, on the

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first day of January, or within one month thereafter, a state- and how ment of the condition and affairs of such Company on the verified. thirty-first of December then next preceding, exhibiting the facts and items in the form given in Schedule B appended to this Act, and to cause such statement to be deposited in the office of the Provincial Treasurer; such statement to be accompanied by a declaration to the effect shown in the said Schedule, sworn to before some person duly authorized to administer oaths in any legal proceeding, and every such person is hereby authorized to administer any oath required under this

2. The Provincial Treasurer may, from time to time, make Form of such changes in the form of the statements as seem to statement him best adopted to clicit from the Companion to the statement may be him best adapted to elicit from the Companies a true exhibit of changed by their condition in respect to the several points hereinbefore Provincial Treasurer. enumerated; and also to make the statement applicable to so much of the business of Mutual Fire Insurance Companies as is transacted on the cash premium principle. 39 V., c. 23, s. 25.

27 Any violation of the next preceding section shall sub-Penalty for ject the Company violating the same to a penalty of two hun-contravention of above dred dollars for each violation, and of the additional sum of one section. hundred dollars for each month during which any such Company neglects to make such publication, or to file such affidavits and statements as are therein required; if such penalties are not paid the Lieutenant-Governor in Council may order such Company's license to be suspended or cancelled, as may be deemed expedient. 39 V., c. 23, s. 26.

28. For the efficient administration of insurance business in Provincial this Province, and to enforce strictly the provisions of this Act, Treasurer may with the necessary details resulting therefrom, the Provincial report to Treasurer may, through any officer in his department, examine Lieutenant-Governor as and report to the Lieutenant-Governor, from time to time, upon to insurance, all matters connected with insurance, as carried on by the &c. several Companies licensed to do business in Ontario, or required by this Act to make returns of their affairs; and may also examine into and report to the Lieutenant-Governor upon the affairs and transactions of any Mutual Fire Insurance Company doing business in Ontario, and to which any provision of this Act, or of The Act respecting Mutual Fire Insurance Rev. Stat. Companies applies. 39 V., c. 23, s. 28.

29. A record shall be kept in the Treasury Department of Certain the several documents required to be filed by each Company records to be under the fifteenth section of this Act, and under the heading Treasury of each Company shall be entered the securities deposited on its Department. account with the Provincial Treasurer, naming in detail the several securities, their par value, and value at which they are received as deposit; and before the issue of any new license, Terms where-or the renewal of any license to any Company, the requirements be renewed.

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of the law shall be complied with by such Company, and the statement of its affairs shall show that it is in a condition to meet its liabilities; and a record of the licenses as they are issued or renewed shall be kept in the Treasury Department. 39 V., c. 23, s. 29.

The Treasurer may examine the affairs of and report.

30. The Provincial Treasurer, from the yearly statements required to made by each Company, shall prepare an annual each Company report, showing the results of each Company's business, together with an analysis of each branch of insurance, with each Company's name, classified from the statements made by each Company; and the Treasurer shall lay such annual report before the Legislative Assembly at each Session thereof. 39 V., c. 23, s. 30.

Report of Provincial Treasurer to lay before the Legislative Assembly.

31. The Provincial Treasurer may, through an officer or clerk of this Department, visit the head office of each Company in Ontario at any time, and may examine the condition and affairs of each Company, and may report thereon to the Lieutenant-Governor in Council. 39 V., c. 23, s. 30.

Provision if Treasurer considers further inquiry necessary.

32. If after an examination into the condition and affairs and business of any Company licensed under this Act, from the annual or other statements furnished by such Company to the Treasurer of Ontario, or for any other cause, the said Treasurer deems it necessary and expedient to make a further examination into the affairs of such Company, and so reports to the Lieutenant-Governor in Council, the Lieutenant-Governor may appoint one or more qualified persons, at the expense of the Company, to visit the office of such Company, to thoroughly inspect and examine into all its affairs and to make all such further inquiries as are necessary to ascertain its condition and ability to meet its engagements; and it shall be the duty of the officers or agents of such Company to cause their books to be open for the inspection of the person or persons so appointed, and otherwise to facilitate such examination so far as it is in their power; and for that purpose the said person or persons so appointed shall have power to examine under oath such officers or agents of the Company, and such other person or persons, as they may think fit. 39 V., c. 23, s. 31; 40 V., c. 7, Sched. A (144).

Compulsory proceedings to the Court to decree a discontinuance of business on unfavourable report.

33. Whenever it appears to the Lieutenant-Governor in Council from such examination that the assets and financial position of such Company are such as not to justify the continuance in business of any such Company, the Attorney-General may apply in a summary manner on motion to one of the Superior Courts of Law or Equity for an order requiring such Company to show cause why the business of the Company should not be closed, and the Court shall thereupon proceed to hear the said parties, and in case it appears to the said Court that the assets and funds of the Company are not

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23, s. 32.

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sufficient as aforesaid, the Court shall decree that the business of the said Company as an Insurance Company ought to be discontinued; and it is hereby declared that thenceforward

the business of the said Company as an Insurance Company shall be discontinued accordingly, and all the powers of the said Company as an Insurance Company shall cease, and all other powers granted to the said Company shall likewise cease, except so far as may be necessary for holding and disposing of the property, and winding up the affairs of the Company. 39 V., c. 23, s. 31; 40 V., c. 7, Sched. A (144).

34. If it further appears to the Treasurer of Ontario, after If the Comfull consideration of the affairs of any Company, and a reason-pany appears able time being given to the Company to be heard by him Lieutenantafter such further inquiry and investigation (if any) as he may governor may see proper to make, that the assets of the Company are insufficient to justify its continuance of business, and he so reports to the Lieutenant-Governor in Council, then if the Lieutenant-Governor in Council also concurs in such opinion, an Order in Council may issue suspending or cancelling the license of such Company, which shall then, during such suspension or cancellation, be held to be unlicensed; and after the notification Penalty for of the suspension or cancelling of such license in the Ontario doing business, after suspension of license any person delivering any policy of insurance, or sion of license collecting any premium, or transacting any business of insurance and notice thereof.

on behalf of such Company, shall be liable to the penalties provided for by the twenty-seventh section of this Act. 39 V., c.

35. Each Company shall pay to the Treasurer of Ontario the Fees to be following fees:—

For recording and filing in his office the several documents re-	
quired of each Company, under the fifteenth section of this	
Act	\$10 00
For change of attorney under the said section	5 00
For license to do business (except as to Companies mentioned	
in section nine, for which the fee shall be \$50)	100 00
For every renewal of such license (except as to Companies	
mentioned in section nine, for which the fee shall be \$25).	50 00
For filing annual statements of each Company	5 00

39 V., c. 23, s. 33.

SCHEDULE "A."

(Section 10.)

ANNUAL RETURN OF PREMIUMS.

Amount of premiums received by (name of Company) during the year day of , A.D. 18 , and ending on commencing on the

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Net amount of losses or claims actually paid \$

Form of Declaration to accompany the Statement.

Province of Ontario, County of Chief Agent in Ontario (name of Company), make oath and say:

That the foregoing statement truly shows the amount of premiums received by the said Company, during the year above designated, on risks effected in Ontario, less twenty-five per cent. thereof, and also truly shows the net amount of losses or claims actually paid by the said Company during the said period.

Sworn before me at in the County of day of , A.D. 18 .

SCHEDULE "B."

The form of the Annual Statement may be varied at the discretion of the Provincial Treasurer, ch. 160, s. 26].

(Section 26.)

DETAILS OF ANNUAL STATEMENTS REQUIRED.

List of shareholders.

A list of the shareholders, with the amount subscribed for, the amount paid thereon, and the residence of each shareholder.

The property or assets held by the Company, specifying-

- 1. The value (as nearly as may be) of the real estate held by such Company;
- 2. The amount of cash on hand and deposited in banks to the credit of the Company,—specifying in what banks the same are deposited, with amounts separately;
 - 3. The amount of cash in the hauds of agents;
- 4. The amount of loans secured by bonds and mortgages constituting either a first or second lien on real estate in separate schedules;
- The amount of loans on which interest has not been paid within one year previous to such statement, with a schedule thereof;
- 6 The amounts due the Company for which judgments have been obtained;
 - 7. The amount of Canadian or other stocks owned by the Company,

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specifying in detail the amount, number of shares, and par and market value of each kind of stocks owned by the Company absolutely;

- 8. The amount of stocks held as collateral security for loans, with the amount loaned on each kind of stock, its par and market value;
- 9. The amount of assessments on stock and premium notes paid and unpaid;
- 10. The amount of interest actually due and unpaid; also the amount of interest accrued and unpaid;
- 11. The amount of premium notes on hand on which policies are issued, with amount paid thereon; also bills receivable held by the Company and considered good, the amounts of each class separately, and the amounts on each class overdue;
- 12. The amount of all other property belonging to the Company, with a detail thereof.

The liabilities of the Company, specifying-

- 1. The amount of losses due and yet unpaid;
- 2. Amount of losses adjusted, but not due;
- 3. Amount of losses incurred during the year, including those claimed, not yet adjusted, and of those reported to the Company upon which no action has been taken,—the amounts of each class separately, carrying out the totals in one sum;
- 4. Amount of claims for losses resisted by the Company, distinguishing those in suit;
 - 5. Amount of dividends declared and due, and remaining unpaid;
 - 6. Amount of dividends declared, but not yet due.
- 7. Amount of money borrowed, and security given for payment thereof, stating each loan separately, and the interest paid therefor.
- 8. The amount of unearned premiums, stating each description of business separately;
- 9. Amount of all other claims against the Company, with a detailed statement thereof;
- 10. Aggregate amount of all unpaid losses, claims and liabilities what-soever, except capital stock.

Income of the Company, specifying-

- 1. Amount of cash premiums received, less re-insurance;
- 2. Amount of notes received for premiums, less re-insurance;
- 3. Amount of interest money received;
- 4. Amount of income received from all other sources.

Expenditure of the Company, specifying-

1. Amount paid for losses which occurred prior to the current year or to date of last statement, deducting savings and salvage, which losses were estimated in the last statement at \$;

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COMPANIES AND CORPORATIONS.

- TITLE XI.
- 2. Amount paid for losses which occurred during the year, deducting savings and salvage;
- 3. Total amount actually paid during the year for losses in each branch, in separate columns;
 - 4. Amount and rate of dividend paid during the year;
- 5. Amount of expenses paid during the year, including commissions and fees to agents and officers of the Company;
- 6. Amount of all other payments and expenditures, with details thereof.

Miscellaneous.

- 1. Gross amount of risks taken during the year, original and renewal, in each branch of the Company's business separately,—deducting amount of re-insurance effected thereon in each branch separately;
- 2. And amount of risks in force at the end of the year in each branch of the Company's business, deducting re-insurance; and showing at foot, in separate columns, the net amount of risks then in force.

Form of Declaration to accompany the Statement.

President, and

Secretary of
Company, severally make oath and say, and each for himself says, that we are the above described officers of the said Company, and that on the day of last, all the above described assets were the absolute property of the said Company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statement, with the schedules and explanations hereunto annexed and by us subscribed, are a full and correct exhibit of all the liabilities, and of the income and expenditure, and of the general condition and affairs of the said Company, on the said of last, and for the year ending on that day, according to the best of our information, knowledge and belief respectively.

Signatures.

Sworn before me, at the , in the County of , this day of , A.D. 18 .

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CHAPTER 161.

REVISED STATUTES OF ONTARIO.

An Act respecting Mutual Fire Insurance Companies.

Formation of Companies, ss. 1-9. General meetings, ss. 10-13.

Board of Directors-

Qualifications, ss. 14-16.

Election, ss. 17-21. Quorum, s. 22.

Recording dissent, s. 23.

Powers, ss. 24-29.

Admission and withdrawal of members, ss. 30-31.

Policies of Insurance, ss. 32-44.

Premium notes and assessments, ss.

Payment of losses, ss. 56-63. Branches or Departments of Com-

pany, ss. 64-67. Miscellaneous-

Liability of members, s. 68. Security by officers, s. 69.

Location of head office, s. 70. Suits in Division Court, where to be brought, s. 71.

Lands which may be held by Mutual Insurance Companies, s. 72. Premium notes not to create a

lien on lands, s. 23.

Guarantee capital, how far authorized to be raised, s. 74.

Power of Mutual Insurance Companies to insure on the cash principle, s. 75.

Annual statements to be made, ss. 76, 77.

Examination into affairs of Mutual Insurance Companies, s.78. Act to apply to Companies formed under prior Acts, s. 79.

TER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:-

FORMATION OF COMPANIES.

1. Ten freeholders in any Municipality may call a meeting of Meetings to the freeholders thereof to consult whether it be expedient to es-tablish therein a Fire Insurance Company upon the mutual called. principle. 36 V., c, 44, s. 1.

2. Such meeting shall be called by advertisement, mention- Advertiseing the time and place within the County in which the Muni- ment calling such meeting. cipality is situate, and the object of the meeting; and the advertisement shall be published for three weeks in one or more of the newspapers published in the County. 39 V., c. 44, s. 2.

3. If thirty freeholders of such Municipality are present at Subscription such meeting, and a majority of them determine that it is expe-books. dient to establish a Mutual Fire Insurance Company, they may elect three persons from among them to open and keep a subscription book in which the owners of property, movable or immovable, within the Province of Ontario, may sign their

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names, and enter the sums for which they shall respectively bind themselves to effect insurances with the said Company, 36 V., c. 44, s. 3.

When meeting may be called.

4. Wherever fifty or more persons being owners of movable or immovable property in the Province of Ontario, have signed their names in said subscription book and bound themselves to effect insurances in said Company, which in the aggregate shall amount to one hundred thousand dollars at least, a meeting shall be called, as hereinafter provided. 44, s. 4.

How meeting to be called.

- 5. As soon as convenient after the subscription book has been completed in manner aforesaid, any ten of the subscribers thereto may call the first meeting of said Company, at such time and place within the Municipality as they may determine; such meeting shall be called by sending a printed notice by mail, addressed to each subscriber at his post office address, at least ten days before the day of such meeting, and by advertisement in one of or more papers published in the County in which the Municipality is situated.
- 2. The said notice and advertisement shall contain the object of said meeting, and the time and place at which it is to be 36 V., c. 44, s. 5. held.

Election of Directors.

6. At such meeting, the name and style of the Company, including the appellations "Fire" and "Mutual" shall be adopted, and a Secretary ad interim appointed, and a Board of not more than fifteen or less than five Directors shall be elected, and the place named in the Municipality at which the head office of the Company shall be located. 36 V., c. 44, s. 6.

Names of Directors to be filed with the Registrar.

7. Copies of the resolutions adopting such name or style and the place of the head office of the Company, and of such subscription book, and the names of the Directors elected, shall thereupon be made; and all such documents being certified as correct under the hands of the Chairman and Secretary, shall be filed in the office of the Registrar of the County or other Registration Division within which the Municipality is situate. 36 V., c. 44, s. 6.

Thereon the corporation formed.

8. Upon the filing of said documents, with such certificate. the several subscribers above mentioned, and all other persons thereafter effecting insurances therein, shall become members of the said Company and shall be a body corporate and politic by and under such name so adopted, which shall not thereafter be changed. 36 V., c. 44, s. 6, U. C. Amended by sec. 26, Act of 1881, which expunges all the words after the word "adopted."

Meeting of

9. As soon after the aforesaid meeting as convenient, the Directors to elect President Secretary ad interim shall call a meeting of the Board of and officers. Directors, for the election of a President and Vice-President

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from amongst themselves, for the appointment of a Secretary, Treasurer, or Manager, and the transaction of such other business as may be brought before them. 36 V., c. 44, s. 6.

GENERAL MEETING.

- 10. A meeting of the members for the election of Directors Annual meetshall be held in every year, within two months after the thirty-ing for election first day of December in each year, at such time and place as may be prescribed by the by-laws of the Company. 36 V., c. 4, s. 8.
- 11. At annual meetings in addition to the election of Direc-Annual report tors, a report of the transactions of the Company for the year and statement. ending on the previous thirty-first day of December, shall be presented and read, together with a full and unreserved statement of its affairs, exhibiting receipts and expenditures, assets and liabilities. 36 V., c. 44, s. 9.
- 12. Notice of any annual or special meeting of the members Notice of anof said Company shall be published in one or more newspapers nual or special for at least two weeks previous to the day of such meeting; meetings. and the Board of Directors may convene at any time a general meeting of the Company upon any urgent occasion, giving notice thereof as herein provided. 36 V., c. 44, s. 10.

13. Each member of the Company shall be entitled, at all Members to meetings of the Company, to the number of votes proportioned have votes to the amount by him insured, according to the following rates to the amount that is to say: For any sum under fifteen hundred dollars, one of their insurvote: from fifteen hundred to three thousand dollars, two ance. vote; from fifteen hundred to three thousand dollars, two votes; from three thousand dollars to six thousand dollars, three votes; and one vote for every additional three thousand dollars; but no member shall be entitled to vote while in arrear for any assessment or premium due by him to the Company. 36 V., c. 44, s. 11.

BOARD OF DIRECTORS.

Qualification, Election, &c.

- 14. The Directors shall be members of the Company, and Qualification insurers therein, for the time they hold office, to the amount of of Directors. eight hundred dollars at least. 36 V., c. 44, s. 15.
- 15. The Manager of any Mutual Insurance Company may be Manager may a Director of such Company, and may be paid an annual he a Director. His salary. salary, but only under a by-law of the said Company. 36 V., c. 44, s. 16.
- 16. No agent or paid officer, or person in the employment Certain perof any such Company, other than the Manager, shall be eligible sons not be eligible to be

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elected Directors.

to be elected a Director, or shall be allowed to interfere in the election of Directors for such Company. 36 V., c. 44, s.

Election of Directors.

17. The election of Directors shall be held and made by such members of the Company as attend for that purpose in their own proper persons. 36 V., c. 44, s. 12.

Mode of election.

18. The election of Directors shall be by ballot. 36 V., c. 44, s. 13.

Case of a tie at an election.

19. If at any such election two or more members have an equal number of votes, in such manner that a less number of persons than the whole number to be elected appear to have been chosen Directors by a majority of votes, then the said members of the Company shall proceed to elect by ballot, until it is determined which of the persons so having an equal number of votes shall be the Director or Directors, so as to complete the whole number of Directors to be elected: and the Directors shall at their first meeting after any such election, proceed to elect by ballot among themselves, a President and Vice-President, and at such election the Secretary shall preside. 36 V., c. 44, s. 14.

Election of a President and Vice-President.

Vacancies in tor, how filled up.

20. If any vacancy happens among the Directors during the office of Directerm for which they have been elected, by death, resignation, ceasing to have the necessary qualification under the fourteenth section of this Act, insolvency, or by being absent without previous leave of the Board from the Board for three regular meetings in succession, which shall ipso facto create such vacancy, such vacancy shall be filled up for the remainder of the term, by any person duly qualified to be nominated by a majority of the remaining Directors, and as soon as may be after the vacancy occurs. 36 V., c. 44, s. 20.

Provision in case of failure of election of Directors on proper day.

21. In case an election of Directors is not made on the day on which it ought to have been made, the Company shall not for that cause be dissolved, but the election may be held on any subsequent day, at a meeting to be called by the Directors, or as otherwise provided by the by-laws of the Company, and in such case the Directors shall continue to hold office till their successors are elected. 36 V., c. 44, s. 21.

Quorum of Directors. Equality of votes.

22. Three Directors shall constitute a quorum for the transaction of business; and in case of an equality of votes at any meeting of the Board the question shall pass in the negative. 36 V., c. 44, s. 18.

Directors disagreeing may record their dissent.

23. Any Director disagreeing with the majority of the Board at any meeting, may have his dissent recorded, with his reasons therefor. 36 V., c. 44, s. 19.

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Powers.

24. The Board may from time to time appoint a Manager, Appointment of Manager Secretary, Treasurer, and such other officers, agents or assistants and other as to them seem necessary; prescribe their duties, fix their officers. compensations or allowances; take such security from them as is required by this Act for the faithful performance of their respective duties, and remove them and appoint others instead; the Board may also adopt a tariff of rates for insur-Board may ance, and vary the same from time to time, and determine the of rates. sum to be insured on any property; they may hold their meet- Meetings of ings monthly, or oftener if necessary, for transacting the busi-the Board. ness of the Company; and they shall keep a record of their proceedings. 36 V., c. 44, s. 22.

25. The Board of Directors may from time to time make The Board and prescribe such by-laws as to them appear needful and may pass byproper, respecting the funds and property of the Company, the duty of the officers, agents and assistants thereof, the effectual carrying out of the objects contemplated by this Act, the holding of the annual meeting, and all such other matters as appertain to the business of the Company, and are not contrary to law, and may from time to time alter and amend the said bylaws, except in cases with regard to which it is provided that any such by-laws shall not be repealed, or where such repeal When by-laws would affect the rights of others than the members of the Com- are not repealpany, in any of which cases such by-law shall not be repealed.

2. Every by-law of the Board shall be duly entered in the When resoluminutes, and when confirmed at any subsequent meeting of Board to have the members, shall be held to be and have the same force and the effect of a by-law. effect as a by-law of the Company. 36 V., c 44, s. 23.

26. The Board of Directors shall superintend and have the The Board to management of the funds and property of the Company, and manage the of all matters relating thereto, and not otherwise provided for. of the Com-36 V., c. 44, s. 24.

27. The Board of Directors may make arrangements with Reinsurement any Mutual or other Insurance Company for the re-insurance of risks. of risks, on such conditions with respect to the payment of premiums thereon as may be agreed between them. 36 V., c. 44, s.

28. The Board of Directors may invest the capital and funds Investment of of the Company in shares of any chartered bank having its funds of the head office in Ontario, in mortgages on freehold real estate, mu-Company. nicipal debentures, and the public securities of the Dominion or of this Province; and may, in the name of the Company, Recovery of recover from any member of such Company, in any Court of assessments. competent jurisdiction, any premium or assessment upon his premium note payable by him. 36 V., c. 44, s. 28.

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Directors may issue debenmissory notes for loans;

29. The board of Directors may issue debentures or promistures and pro- sory notes in favour cf any person, firm, Building Society, Banking or other Company, for the loan of money, and may borrow money therefrom on such debentures or promissory notes for any term not exceeding twelve months, and on such conditions as they think proper, and may renew the same from time to time for any such term, the whole of the assets, including premium notes of the Company, being held liable to pay the same at maturity, but no such debenture or promissory note shall be for a less sum than one hundred dollars.

assets of the Company to be liable for the same.

Amount of

debentures.

etc., limited.

2. All the debentures and promissory notes at any one time outstanding shall not exceed one-fourth of the amount remaining unpaid upon the same premium notes. 36 V., c. 44, s. 29.

ADMISSION AND WITHDRAWAL OF MEMBERS.

Power to admit members and insure.

30. The Company may admit, as a member thereof, the owner of any property, movable or immovable, and may insure the same whether the owner thereof be or be not a freeholder; and every person admitted a member of said Company by such insurance shall be entitled to the like rights, and be subjected to the like liabilities as other members of said Company. 36 V., c. 44, s. 7.

Members withdrawing.

31. Any member of such Company may, with the consent of the Directors, withdraw therefrom upon such terms as the Directors may require. 36 V., c. 44, s. 27.

POLICIES OF INSURANCE.

Term of policies.

32. The Company may issue policies of insurance for any term not exceeding five years. 36 V., c. 44, s. 30.

When policies may issue.

33. No policy of insurance shall be issued by any such Company until application has been made for insurance, to the extent of one hundred thousand dollars at least, and approved of by the Board. 36 V., c. 44, s. 31.

Renewing policies.

34. Any policy that may be issued for one year or any shorter period may be renewed at the discretion of the Board of Directors by renewal receipts instead of policy, on the insured paying the required premiums, or giving his premium note or undertaking: and any cash payments for renewal must be made at the end of the year, or other period for which the policy was granted, otherwise such policy shall be null and void. 36 V., c. 44, s. 32.

Void conditions.

35. Every condition endorsed upon, or affecting any policy of insurance, which is held by the Court or Judge before whom any question relating thereto is tried, not to be just and reasonable, shall be absolutely null and void. But

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the decision of the Court or Judge shall be subject to review or appeal to the same extent as a decision by such Court or Judge in other cases. 36 V., c. 44, s. 33; 38 V., c. 65, s. 3.

36. The Company may insure dwelling houses, stores, shops Property and other buildings, household furniture, merchandise, machi-which may be nery, live stock, farm produce, and other commodities, against damage or loss by fire or lightning, whether the same happens by accident or any other means, except that of design on the part of the insured, or by the invasion of an enemy, or by insurrection. 36 V., c. 44, s. 34.

37. The minimum rate to be charged or taken by any Com-Minimum pany for insuring first-class isolated non-hazardous property shall be not less than thirty-three and one-third cents per one hundred dollars per annum; and the minimum rate of insurance upon other property shall be increased relatively with the increased risk, according to the nature of such property. 36 V., c. 44, s. 35.

38. All policies of insurance issued by the Board of Directors, Policies to be sealed with the seal of the Company, signed by the President binding on the or Vice-President, and countersigned by the Secretary or acting Secretary, shall be binding on the Company. 36 V., c. 44, s. 36; 39 V., c. 7, Schedule A.

39. If an insurance subsists by the act or with the know- Double insurledge of the insured in the Company and in any other office at ance. the same time, the insurance in the Company shall be void, unless the double insurance subsists with the consent of the Directors signified by endorsement on the policy, signed by the Secretary or other officer authorized to do so, or otherwise acknowledged in writing. 36 V., c. 44, s. 37.

40. Whenever notification in writing has been received Notification of by a Company from an applicant for insurance, or from a person insurance in already insured, of his intention to insure, or of his having in-Company. sured an additional sum on the same property in some other Company, the said additional insurance shall be deemed to be assented to, unless the Company so notified, within two weeks after the receipt of such notice, signify to the party. in writing, their dissent; and in case of dissent the liability of Dissent of the the insured on the premium note or undertaking shall cease Company to the additional from the date of such dissent, on account of any loss that may insurance. occur to such Company thereafter, and the policy of the assured shall be void, at the option of the Directors of the Company. 36 V., c. 44, s. 38.

41. In case any property, real or personal, is alienated by Policy to be sale, insolvency or otherwise, the policy shall be void, and shall void on alenbe surrendered to the Directors of the Company, to be cancelled; erty insured.

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Assignee may have the policy assigned.

and thereupon the assured shall be entitled to receive his deposit note or notes, upon payment of his proportion of all losses and expenses which had accrued prior to such surrender; but the assignee may have the policy transferred to him, and upon application to the Directors such assignee, on giving proper security to their satisfaction for such portion of the deposit or premium note or undertaking as remains unpaid, and with their consent, within thirty days next after such alienation, may have the policy ratified and confirmed to him, and by such ratification and confirmation said assignee shall be entitled to all the rights and privileges, and be subject to all the liabilities and conditions to which the original party insured was entitled and subject.

Assignment to a mortgagee.

2. In cases, however, where the assignee is a mortgagee, the Directors may permit the policy to remain in force, and to be transferred to him by way of additional security, without requiring any premium note or undertaking from such assignee, or his becoming in any manner personally liable for premiums or otherwise; but in such cases the premium note or undertaking and liability of the mortgagor in respect thereof shall continue in nowise affected. 36 V., c 44, s. 39.

Where the premises are altered, or

42. If any alteration is made in any house or building insured by the proprietor thereof, or if the risk on any house or risk increased building or other property insured is increased by any means whatever after the insurance has been made thereon with the Company, whereby it is exposed to greater risk or hazard from fire than it was when insurance was effected, the insurance thereon shall be void, unless previous notice thereof has been given in writing and the requisite additional premium note or deposit after such alteration be given or paid to the Directors; but no alterations or repairs in buildings not increasing such risk or hazard shall affect the insurance previously made thereon. 36 V., c. 44, s. 40.

Optional with Directors to pay claims void under ss. 39-42.

43. It shall be optional with the Directors to pay or allow claims which are void under section thirty-nine, forty, fortyone or forty-two of this Act, in case the said Directors think fit to waive the objections mentioned in said sections. 40 V., c. 8, s. 61.

Cancellations of policies.

44. The Company shall be at liberty to cancel any policy by giving to the insured notice to the effect that they have cancelled or will cancel the same, by registered letter, signed by the Secretary of the Company, addressed and sent by mail, postage paid, to the post-office address of the insured, as given by him or her in the application for insurance or subsequent writing to the Company, or by giving to the insured, personally, notice in writing, signed by the Secretary, or an officer or agent of the Company, to such effect; the party insured shall, nevertheless be liable to pay his proportion of the losses and expenses of the

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Company, to the time of cancelling the policy, and on payment of his proportion of all assessments then payable and to become payable in respect of losses and expenses sustained up to such period, shall be entitled to a return of his premium note or undertaking, and such portion of the premium paid by him as has not been absorbed by the losses and expenses of the Company up to such period; and a condition to this effect shall be endorsed on the policy. 36 V., c. 44, s. 26.

PREMIUM NOTES AND ASSESSMENTS.

45. The Company may accept premium notes, or the under- Company may taking of the insured, for insurances, and may issue policies accept premium thereon; said notes or undertakings to be assessed for the losses notes. and expenses of the Company in manner hereinafter provided. 36 V., c. 44, s. 41.

46. The Directors may demand a part or first payment of Part payment the premium note or undertaking at the time that application may be for insurance is made; and such first payment may be in cash the time of or by promissory note, and may be credited upon said premium application for insurance. note or undertaking or against future assessments. .36 V., c. 44, s. 42. Amended by 44 Vic., chap. 20, sec. 22. See p. 58.

47. All premium notes or undertakings belonging to the Assessment of Company shall be assessed under the direction of the Board of premium Directors, at such intervals from their respective dates, for such sums as the Directors determine, and for such further sums as they think necessary to meet the losses and other expenditures of the Company during the currency of the policies for which said notes or undertakings were given, and in respect to which they are liable to assessment; and every member of Notice to be the Company or person who has given a premium note or undersessment. taking, shall pay the sums from time to time payable by him to the Company during the continuance of his policy, in accordance which such assessment: and any such assessment shall become payable in thirty days after notice of such assessment has been mailed to such member, or person who has given the premium note or undertaking, directed to his post-office address, as given in his original application, or in writing to the Secretary of the Company. 36 V., c. 44, s. 43.

: 48. If the assessment on the premium note or undertaking Policy to be upon any policy is not paid within thirty days after the day void, if any on which the said assessment has become due, the policy of assessment or insurance, for which such assessment has been made shall be paid within null and void as respects all claim for losses occurring during thirty days, the time of such non-payment: but the said policy shall be but shall be revived when such assessment has been paid, unless the Secre-revived by tary gives notice to the contrary to the assessed party in the subsequent payment. manner in this Act provided; but nothing shall relieve the assured party from his liability to pay such assessment or any

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> subsequent assessments, nor shall such assured party be entitled to recover the amount of any loss or damage which happens to property insured under such policy while such assessment remains due and unpaid, unless the Board of Directors in their discretion decide otherwise. 36 V., c. 44, s. 44.

Requisites of notice of assessment.

49. A notice of assessment upon any premium note or undertaking mailed as aforesaid shall be deemed sufficient if it embodies the number of the policy, the period over which the assessment extends, the amount of the assessment, the time when and the place where payable. 36 V., c. 44, s. 45.

Assessment. how proportioned.

50. The assessment upon premium notes or undertakings shall always be in proportion to the amount of said notes or undertakings, having regard to the branch or department to which their policies respectively appertain. 36 V., c. 44, s.

Company may mium notes.

51. If any member or other person, who has given a ments on pre. premium note or undertaking, for thirty days after notice of assessment has been mailed to him in manner aforesaid, neglects or refuses to pay said assessment, the Company may sue for and recover the same with costs of suit, and such proceeding shall not be a waiver of any forfeiture incurred by such non-payment. 36 V., c. 44, s. 47.

Certificate of the Secretary to be prima facie evidence of amount due to the Company.

52. Whenever any assessment is made on any premium note or undertaking given to the Company for any risk taken by the Company, or as a consideration for any policy of insurance issued, or to be issued by the Company, and an action is brought to recover such assessment, the certificate of the Secretary of the Company, specifying such assessment, and the amount due to the Company on such note or undertaking by means thereof, shall be taken and received as prima facie evidence thereof in any Court in this Province. 36 V., c. 44, s. 48.

Reserve fund.

53. The Company may form a reserve fund, to consist of all moneys which remain on hand at the end of each year, after payment of the ordinary expenses and losses of the said Company; and for that purpose the Board of Directors may levy an annual assessment not exceeding ten per centum on the premium notes or undertakings held by said Company;

Annual assessment.

how applied,

and such reserve fund may from time to time be applied by the Directors to pay off such liabilities of the Company as may not be provided for out of the ordinary receipts for the same or any succeeding year.

2. Such reserve fund shall be invested either in debentures how invested. or other securities of the Dominion of Canada or of this Province or in municipal debentures, or remain in a chartered bank in Ontario on deposit at interest. 36 V., c. 44, s. 49.

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54. Forty days after the expiration of the term of insur-When premium note is ance, the premium note or undertaking given for such insur-to be returned. ance, shall, on application therefor, be given up to the signer thereof, provided all losses and expenses with which said note or undertaking is chargeable have been paid. 36 V., c. 44, s.

55. No Mutual Fire Insurance Company incorporated under Policies to be only on mutual the Act passed in the thirty-sixth year of Her Majesty's reign principle. and chaptered forty-four, or under this Act, shall issue policies 36 V., c.44(0). otherwise than upon the mutual principle. 36 V., c. 44, s. 51.

PAYMENT OF LOSSES.

56. In case of any loss or damage by fire happening to any Notice of loss. member upon property insured with the Company, such member shall give notice thereof to the Secretary of the Company forthwith, and the proofs, declarations, evidences, and examinations, called for by or under the policy, must be furnished to the Company within thirty days after said loss, and upon receipt of notice and proofs of claim as aforesaid, the Board of Directors shall ascertain and determine the amount of such loss or damage, and such amount shall be payable in three months after the receipt by the Company of such proofs. 36 V., c. 44, s. 52.

57. If the party is not satisfied with the determination of In cases of the Board of Directors, all questions as to the value of prop-dispute, the erty damaged or destroyed may be submitted to three disin-determined by terested persons as referees, one of whom shall be named by the arbitration. Board and one by the suffering party, and the third by the two referees, or on their failing to agree in their choice, by the County Judge of the County in which the loss has taken place, and the decision or award of a majority of them shall be binding. 36 V., c. 44, s. 53.

58. No action or suit either at Law or in Equity shall be Limitation of brought against such Company upon any policy or contract of suits against incurrence granted or entered into by such Company of ten the insurance granted or entered into by such Company after the lapse of one year next after the happening of the loss or damage in respect of which such action or suit is brought, saving in all cases the right of parties under legal disability; and all policies to be issued by such Company shall have a This condition condition to this effect endorsed thereon. 36 V., c. 44, s. 54.

59. If upon the trial of such action a greater sum be re-Interest and covered than the amount determined upon by the Directors, or costs where if the Company refused or neglected to pay that amount, or covered than any amount awarded, the party suffering shall have judgment the Directors determine. therefor against the Company, with interest thereon from the time such loss or damage would become payable under section fifty-six of this Act, with costs of suit. 36 V., c. 44, s. 55; 40 V., c. 7, Sched. A(145).

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Costs where no more is determined by Directors.

60. If no more is recovered then the amount so previously recovered than determined upon by the Directors, the plaintiff in the suit shall the amount so have judgment for such amount only, and if before action such amount was tendered, he shall not be entitled to costs against the defendants, and the defendants shall be entitled to costs against the plaintiff, as in the case of a verdict for the defen-36 V., c. 44, s, 56; 40 V., c. 7, Sched. A (146).

Issue of execution against Company.

61. No execution shall issue against the Company upon any judgment until after the expiration of three months from the recovery thereof. 36 V., c. 44, s. 57.

Section 61, amended in Act of 1881 (44 Vic., chap. 20), sec. 27, by adding: But this section shall not apply to any judgment recovered on any policy or undertaking of the Company heretofore issued or given where more than fifty per centum of the premium or the premium note was paid in eash at the time of the insurance or the application therefor. A Judge in Chambers or a Referee in Chambers shall, upon the recovery of a judgment against the Company, upon the application of the person in whose favour the same has been recovered, upon notice to the Company inquire into facts, and if he shall certify that more than fifty per centum of the premium or the premium note was paid in each at the time of the insurance or the application therefor, execution may be forthwith issued upon such judgment.

Justices of the Peace, &c., may swear and examine witnesses regarding loss.

62. Any Justice of the Peace, or any one having lawful authority to administer an oath or affirmation in any legal proceeding, may examine on oath or solemn affirmation any party or person who comes before him to give evidence touching any loss by fire in which any Mutual Insurance Company is interested, and may adminster any oath or affirmation required under this Act. 36 V., c. 44, s. 58.

Directors may retain amount of premium notes.

63. If there is any loss on property insured by the Company, the Board of Directors may retain the amount of the premium note or undertaking given for insurance thereof, until the time has expired for which insurance has been made, and at the expiration of said time the insured shall have the right to demand and receive such part of the retained sum as has not been assessed for. 36 V., c. 44, s. 59.

BRANCHES OR DEPARTMENTS.

Establishment of branches.

64. Any Mutual Company may separate its business into branches or departments, with reference to the nature or classification of the risks, or of the localities in which insurances may be effected. 36 V., c. 44, s. 60.

Scale of risks

65. The Directors of every such Company so separating its to be made for business shall make a scale of risks and tariff of rates for each branch, and direct that the accounts of each shall be kept separate and distinct the one from the other. 36 V., c. 44, s. 61

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66. Members of any such Company insuring in one branch Members to be shall not be liable for claims on any other branch. 36 V., c. 44, s. 62. liable to one branch only.

67. All necessary expenses incurred in the conducting and Expenses to be management of such Companies shall be assessed upon and di-divided between vided between the several branches in such proportion as the branches Directors determine. 36 V., c. 44, s. 63.

MISCELLANEOUS PROVISIONS.

- 68. No member of any Mutual Insurance Company to Liability of which this Act may apply shall be liable in respect of any loss members. or other claim or demand against the Company, otherwise than upon and to the extent of the amount unpaid upon his premium note or undertaking. 36 V., c. 44, s. 64.
- 69. The Treasurer or other officer having charge of the money Treasurer to of the Company shall give security to the satisfaction of the give security. Board of Directors in a sum of not less than two thousand dollars for the faithful discharge of his duties. 36 V., c. 44, s. 65.
- 70. The present location of head offices of Companies in ex-Head office istence, and the original location of head offices of Companies can be changed hereafter to be formed, shall only be changed by a two-third thirds vote. vote of the members of the Company at a special meeting called for that purpose. 36 V., c. 44, s. 66.
- 71. Any suit cognizable in a Division Court upon or for any Suits in Divipremium note or undertaking, or any sum assessed or to be as-sion Courts sessed thereon, may be entered and tried and determined in the where brought. Court for the division wherein the head office or any agency of such Company is situate. 36 V., c. 44, s. 67.
- 72. Every Mutual Insurance Company may hold lands, but Lands that such lands only as are requisite for the accommodation of the may be held Company, in relation to the transaction of their business, or by the Comsuch lands as have been bona fide mortgaged to them by way of security, or conveyed to them in satisfaction of debts contracted in the course of their dealings previously to such conveyance, or purchased at sales upon judgments obtained for such debts, and may from time to time sell and convey or lease any such lands. 36 V., c. 44, s. 68.
- 73. No premium note or undertaking shall create any lien Liens on lands upon lands on which the insured property is situate. 36 V., for premium c. 44, s. 69.
- **74.** No guarantee capital or fund shall hereafter be raised by $_{
 m No~guarantee}$ any Company to which this Act is applicable, except as herein-capital. [Cf. after mentioned; nor shall any such Company contract with sec. 75.] any Director or officer thereof for any loan or borrowing of Loans to or money or credit, and every such attempted loan or borrowing is from Directors, &c., hereby prohibited and declared void. 36 V., c. 44, s. 70. forbidden. Guarantee Capital authorized by Act of 1881 (44 Vic. chap. 20). sec. 7.

abolished.

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Powers of incorporated Companies to insure on the cash premium principle.

75. Any Mutual Fire Insurance Company incorporated before the twenty-ninth day of March, 1873, and now doing business in Ontario, and to which this Act applies, may effect any insurance upon the cash premium principle, for a period not exceeding three years on farm and other non-hazardous property, and for one year or less on any other class of property; but the amount of cash insurances in any one year shall be limited, so that the cash premiums received thereon during any one year shall not be in excess of one-half of the amount still payable in respect of premium notes or undertakings on hand on the thirty-first day of December of the previous year, according to the statement made under the next following section: and all the property and assets of the Company, including premium notes or undertakings, shall be liable for all losses which may arise under insurances for cash premiums; and any such Company may also create or possess a guarantee capital or fund for such Company, according to the provisions of this Act. 36 V., c. 44, s. 71. Amended by 41 Vic., cap. 8, sec. 17, which strikes out the final words, "this Act," and substitutes the following: "The Acts respecting Mutual Fire Insurance Companies in force before the said twenty-ninth day of March, one thousand eight hundred and seventy-three;" and the said section as amended shall be deemed to have been in force on and from the first day of January last."

Guarantee , fund.

Annual statements. 76. It shall be the duty of the President or Manager and Secretary of each Mutual Fire Insurance Company incorporated under this or any former General Act respecting Mutual Insurance Companies, or any Special Act, and transacting the business of Fire Insurance in this Province, annually on the first day of January, or within one month thereafter, to prepare, and deposit in the office of the Treasurer of this Province, a statement verified by their own oath of the condition of such Company on the thirty-first day of December then next preceding, exhibiting the following facts and items in the following form, namely:—

First—The assets of the Company, specifying—

(a) The value of real estate;

(b) The amount of cash on haud and deposited in banks to the credit of the Company, naming the banks and amount in each;

(c) The amount of cash in Company's office and in agent's hands re-

spectively;

- (a) The amount of any loans or investments, and the nature of the security held therefor, in detail, and what, if any, payments are in arrear thereon;
- (e) The amount of assessments on premium notes or undertakings unpaid, and what portion of the said amount the deponents consider good;
- (f) The amount still payable upon premium notes or undertaking on hand, on the 31st day of December preceding, and not then assessed for;

(g) Other amounts due the Company;

Secondly-The liabilities of the Company, specifying-

- (a) The amount of losses due and yet unpaid;(b) The amount of claims for losses resisted;
- (c) The amount of losses incurred during the year, including those claimed but not adjusted;
- (a) The amount payable for money borrowed, and security given, and interest payable;

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(e) The amount of all other existing claims against the Company;

(f) The amount covered by policies in force in respect of each class of risk;

Thirdly-The income of the Company for the preceding year, specifying-

(a) The amount of cash received on premium notes, in respect (1) of assessments payable in that year, and (2) assessments payable in previous

(b) The amount of premium notes or undertakings;

(c) The amount of interest received :

(d) The amount of income from all other sources, and also the amount of cash premiums received for insurances effected in that year;

Fourthly—The expenditure during the preceding year, specifying—

(a) The amount of losses paid during the year, stating how much of the same accured prior and how much subsequent to the date of the preceding statement, and the amount at which such prior accrued losses were estimated in such preceding statement

(b) The amount of expenses paid during the year;(c) The amount of taxes;

(d) The amount paid for re-insurance;

(e) The commission paid to agents or others on premium notes or un-

dertakings received during the year by the Company; (f) The amount of all other payments and expenditures under their appropriate heads;

36 V., c. 44, s. 72; 38 V., c. 65, s. 4; 39 V., c. 23, s. 27.

2. Any Company shall further, when required, make prompt Companies to and explicit answer in reply to any inquiries in relation to its reply to inquiries of transactions, which may be required by the Lieutenant-Gover- Lt. Gov. in nor in Council.

3. If any such Mutual Fire Company fails to make and deposit Penalty for such statement so verified, or to reply to such inquiry, its not replying. Manager and Secretary shall be subject, respectively, for each offence, to a fine or penalty of fifty dollars, to be recovered on behalf of Her Majesty, for the use of this Province; and it shall be the duty of the Provincial Treasurer to publish a synopsis of such returns, as well as the names of such Companies as have not made returns, in the Ontario Gazette, on or before the first day of March in each year. 36 V., c. 44, s. 72; 39 V., c, 23, s. 27.

77. The foregoing section and all the provisions thereof shall Previous secalso apply to every Fire Insurance Company, by whatever tion to apply to certain Fire authority incorporated, and now or any time hereafter transact- Ins. Cos. ing the business of Fire Insurance in this Province, and to which the provisions of The Act respecting Insurance Com- Rev. Stat., c. panies do not apply. 36 V., e. 44, s. 73.

78. The Lieutenant-Governor in Council, whenever he Lt. Governor deems it expedient, may appoint any one or more qualified per- in Council sons, not being officers of any other Fire Insurance Company, persons to exto examine into the affairs of any Mutual Fire Insurance Com- amine into the pany, incorporated under this Act, or to which the provisions Insurance of this Act apply, and also into the affairs of any Fire Insur-Companies. ance Company doing business in this Province; and it shall be the duty of the officers or agent of any such Company to cause their books to be opened for the inspection of the person or

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persons so appointed, and otherwise to facilitate such examinations; and for that purpose such person or persons shall have power to examine, under oath, such officers and agents, and

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such other person or persons as they may think fit; and whenever it appears from such examination that the assets and financial position of such Company are such as not to justify the continuance in business of any such Company, the Attorney-General of Ontario may apply, in a summary manner, on motion to one of the Superior Courts of Law or Equity, for an order requiring such Company to show cause why the business Proceedings to of the Company should not be closed; and the Court shall thereupon proceed to hear the allegations and proofs of the respective parties, and in case it appears to the satisfaction tory condition. of the Court that the assets and funds of the Company are not sufficient as aforesaid, or that the interests of the public so require, the said Court shall decree that the business of the said Company as an Insurance Company ought to be discontinued; and it is hereby declared that thenceforward the business of the said Company as an Insurance Company shall be discontinued accordingly, and all the powers of the said Company as an Insurance Company shall cease, and all other powers granted to the said Company shall likewise cease, except so far

close Companies whose affairs are in an unsatisfac-

This Act to

C. S. U. C., c. 52; 36 V., c. 44 (O).

Acts.

79. The provisions of this Act shall apply to every Mutual apply to Companies formed Fire Insurance Company doing business in this Province and under previous incorporated under chapter fifty-two of the Consolidated Statutes for Upper Canada, or chapter forty-four of the Acts passed in the thirty-sixth year of Her Majesty's reign, or any special Act of the former Province of Canada, or of Ontario. 36 V., c. 44, s. 77.

as may be necessary for holding and disposing of the property and winding up the affairs of the Company. 36 V., c. 44, s.

CHAPTER 162.*

REVISED STATUTES OF ONTARIO.

An Act to secure Uniform Conditions in Policies of Fire Insurance.

Short title, s. 1.

When imperfect compliance with conditions not to avoid policy, s.

74; 40 V., c. 7, Sched. A (147).

Statutory conditions to be incorporated in all policies, s. 3.

Variations from statutory conditions to be printed in conspicuous type, Variations not binding unless distinctly indicated, s. 5.

Conditions other than statutory may be declared void, if not just and reasonable, s. 6.

Decisions of Court or Judge as to such conditions to be appealable, s. 7.

^{*}By Sec. 28 of the Act of 1881 this Act is made to apply to Mutual Insurance Companies.

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HER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:-

- 1. This Act may be cited as "The Fire Insurance Policy Short Title. Act."
- 2. Where, by reason of necessity, accident or mistake, the If due proof of conditions of any contract of fire insurance on property in this loss not given Province as to the proof to be given to the Insurance Company accident, &c., after the occurrence of a fire have not been strictly complied or objection not made with: or where, after a statement or proof of loss has been thereto, or given in good faith by or on behalf of the insured, in pursuance made on other of any proviso or condition of such contract, the Company, non-complithrough its agent or otherwise, objects to the loss upon other ance with congrounds than for imperfect compliance with such conditions, or ditions, does not within a reasonable time after receiving such statement or proof notify the assured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time; or, where for any other reason, the Court or Judge before or, if full whom a question relating to insurance is tried or inquired compliance into, considers it inequitable that the insurance should be adjudged inequitable, deemed void or forfeited by reason of imperfect compliance with such conditions—no objection to the sufficiency of such state-in above cases, ment or proof or amended or supplemental statement or proof liability and policy not (as the case may be) shall, in any of such cases, be allowed as vacated. a discharge of the liability of the Company on such contract of insurance wherever entered into; but this section shall not apply where the fire has taken place before the twenty-first day of December, 1874. 38 V., c. 65, s. 1.

3. The conditions set forth in the Schedule to this Act shall, Statutory conas against the insurers be deemed to be part of every policy of ditions to be fire insurance hereafter entered into or renewed or otherwise in policy unless force in Ontario with respect to any property therein, and shall varied. be printed on every such policy with the heading "Statutory Conditions." 39 V., c. 24, s. 1, part.

4. If a Company (or other insurer) desires to vary the said Variations, conditions, or to omit any of them, or to add new conditions, how indicated there shall be added in conspicuous type, and in ink of different colour, words to the following effect:

VARIATIONS IN CONDITIONS.

"This policy is issued on the above statutory conditions, with the following variations and additions:

"These variations (or as the case may be) are, by virtue of the Ontario Statute in that behalf, in force so far as, by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the Company.

39 V., c. 24, s. 1.

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Variations not binding unless clearly indicated.

5. No such variation, addition or omission shall, unless the same is distinctly indicated and set forth in the manner or to the effect aforesaid, be legal and binding on the insured; and no question shall be considered as to whether any such variation, addition or omission is, under the circumstances, just and reasonable, but, on the contrary, the policy shall, as against the insurers, be subject to the statutory conditions only, unless the variations, additions or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid. 39 V., c. 24, s. 2.

Policy containing other than statutory conditions.

6. In case any policy is entered into or renewed containing or including any condition other than or different from the conditions set forth in the Schedule to this Act, if the said condition so contained or included is held, by the Court or Judge before whom a question relating thereto is tried, to be not just and reasonable, such condition shall be null and void. 38 V., c. 65, s. 2; 39 V., c. 7, s. 2, Sched. B; 39 V., c. 24, s. 1, part; 40 V., c. 7, Sched. A (148).

Appeal.

7. A decision of a Court or Judge under this Act shall be subject to review or appeal to the same extent as a decision by such Court or Judge in other cases. 38 V., c. 65, s. 3; 39 V., c. 24, s. 3.

SCHEDULE.

(Sections 3 and 6.)

STATUTORY CONDITIONS.

Misrepresentation or omission.

1. If any person or persons insures his or their buildings or goods, and causes the same to be described otherwise than as they really are, to the prejudice of the Company, or misrepresents or omits to communicate any circumstance which is material to be made known to the Company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

Policy sent to be deemed as less variance pointed out.

2. After application for insurance, it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the applied for un- application, unless the Company points out, in writing, the particulars wherein the policy differs from the application.

Notice of

change, &c.

3. Any change material to the risk, and within the control or know-When a change as to risk shall ledge of the assured, shall avoid the policy as to the part affected thereby avoid a policy. unless the change is promptly notified in writing to the Company or its local agent; and the Company when so notified may return the premium for the unexpired period and cancel the policy, or may demand in writing an additional premium, which the insured shall, if he desires the continuance of the policy, forthwith pay to the Company; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.

Change of property.

4. If the property insured is assigned without a written permission endorsed hereon by an agent of the Company duly authorized for such purpose, the policy shall thereby become void; but this condition does

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not apply to change of title by succession, or by the operation of the law, or by reason of death.

5. Where property insured is only partially damaged, no abandonment Partial damof the same will be allowed unless by the consent of the Company or its age-salvage. agent; and in case of the removal of property to escape conflagration, the Company will ratably contribute to the loss and expenses attending such act of salvage.

- 6. Money, books of account, securities for money, and evidences of Money securidebt or title are not insured.
- 7. Plate, plated ware, jewellery, medals, paintings, sculptures, curiosi- Plate, painties, scientific and musical instruments, bullion, works of art, articles of ings, clocks, vertu, frescoes, clocks, watches, trinkets, plate glass, and mirrors, are not &c. insured unless mentioned in the policy.
- 8. The Company is not liable for loss if there is any prior insurance in Prior or any other Company, unless the Company's assent thereto appears herein subsequent or is endorsed hereon, nor if any subsequent insurance is effected in any insurance. other Company, unless and until the Company assents thereto by writing signed by a duly authorized agent.
- 9. In the event of any other insurance on the property herein described Case of assen having been assented to as aforesaid, then this Company shall, if such to other other insurance remains in force, on the happening of any loss or damage insurance. other insurance remains in force, on the happening of any loss or damage, only be liable for the payment of a rateable proportion of such loss or damage without reference to the dates of the different policies.
 - 10. The Company is not liable for the losses following, that is to say :- Liability in cases of non-
- (a) For loss of property owned by any other party than the assured, ownership. unless the interest of the assured is stated in or upon the policy;
- (b) For loss caused by invasion, insurrection, riot, civil commotion, Riot, invasion, military or usurped power;
- (c) Where the insurance is upon buildings—for loss caused by the want Chimneys, of good and substantial brick or stone chimneys; or by ashes or embers ashes, stoves. being deposited, with the knowledge and consent of the insured, in wooden vessels; or by stoves or stove pipes being, to the knowledge of the assured, in an unsafe condition or improperly secured;
- (d) For loss or damage to goods destroyed or damaged while under- Goodstowhich going any process in or by which the application of fire heat is necessary. fire heat is being applied.
- (e) For loss or damage occurring to buildings or their contents while Repairs by the buildings are being repaired by carpenters, joiners, plasterers or other carpenters, &c. workmen, and in consequence thereof, unless permission to execute such repairs had been previously granted in writing, signed by a duly authorized agent of the Company. But in dwelling-houses, fifteen days are allowed in each year in incidental repairs, without such permission;
- (f) For loss or damage occurring while petroleum, rock, earth or coal Gunpowder, oil, camphine, burning fluid, benzine, naphtha or any liquid products coal oil, &c. thereof, or any of their constituent parts (refined coal oil for lighting purposes only, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder, are stored or kept in the building insured or containing the property insured, unless permission is given in writing by the Company.
- 11. The Company will make good loss caused by the explosion of coal Explosion. gas in a building not forming part of gas works, and loss by fire caused by Lightning. any other explosion or by lightning.

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Proof of loss when payable to other than assured. Directions to making claim.

- 12. Proof of loss must be made by the assured, although the loss be payable to a third party.
- 13. Any person entitled to make a claim under this policy is to observe be observed on the following directions:
 - (a) He is forthwith after loss to give notice in writing to the Company;
 - (b) He is to deliver, as soon afterwards as practicable, as particular an account of the loss as the nature of the case permits;
 - (c) He is also to furnish therewith a statutory declaration declaring,

(1) That the said account is just and true;

- (2) When and how the fire originated, so far as the declarant knows or believes;
- (3) That the fire was not caused through his wilful act or neglect, procurement, means or contrivance; and
- (4) The amount of other insurances;
- (d) He is, in support of his claim, if required and if practicable, to produce books of account, and furnish invoices and other vouchers; to furnish copies of the written portion of all policies; and to exhibit for examination all that remains of the property which was covered by the policy.
- (e) He is to produce, if required, a certificate under the hand of a magistrate, notary public, or clergyman residing in the vicinity in which the fire happened, and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he verily believes that the insured has by misfortune and without fraud or evil practice sustained loss and damage on the subject assured, to the amount certified.

Proof of loss may be made by agent.

14. The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same such absence or inability being satisfactorily accounted for.

False statevitiates claim.

15. Any fraud or false statement in a statutory declaration, in relament or fraud tion to any of the above particulars, shall vitiate the claim.

Arbitration in ences.

16. If any difference arises as to the value of the property insured, of the case of differ- property saved, or amount of the loss, such value and amount, and the proportion thereof (if any) to be paid by the Company, shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the party insured and the other by the Company, and a third to be appointed by the persons so chosen; and such reference shall be subject to the provisions of "The Common Law Procedure Act;" and the award shall, if the Company is in other respects liable, be conclusive as to the amount of the loss and proportion to be paid by the Company.

17. The loss shall not be payable until thirty days after completion of Loss due thirty the proofs of loss, unless otherwise provided by statute or the agreement days after proof. of the parties.

Company may reinstate. instead of paying.

18. The Company, instead of making payment, may repair, rebuild or replace, within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after receipt of the proofs herein required.

1879. INSPECTION OF INSURANCE COMPANIES. Chap. 25.

19. The insurance may be terminated by the Company at any time, by Termination giving ten days' notice to that effect, and by repaying a rateable proportion of the premium for the unexpired term; and the policy shall cease after the expiration of ten days from the receipt of such notice and repaying to proportions of

20. No condition of the policy, either in whole or in part, shall be Waiver of deemed to have been waived by the Company, unless the waiver is clearly condition. expressed in writing, signed by an agent of the Company.

21. Any officer or agent of the Company, who assumes on behalf of the Officers Company to enter into any written agreement relating to any matter con- assuming to nected with the insurance, shall be deemed prima facie to be the agent of ing to be the Company for the purpose.

22. Every suit, action or proceeding against the Company for the re-Suits to be covery of any claim under or by virtue of this policy, shall be absolutely brought withbarred, unless commenced within the term of one year next after the loss in one year. or damage occurs. 39 V., c. 24, Sched.; 40 V., c. 7, Sched. A (148).

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CHAPTER 25.

|1879.

An Act to provide for the Inspection of Insurance Companies.

[Assented to 11th March, 1879.]

FER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows :-

1. For the efficient administration of the Insurance business Appointment in the Province of Ontario, the Lieutenant-Governor in Council of Inspector. may appoint an officer to be called the Inspector of Insurance, who shall act under the instructions of the Treasurer of Ontario, and his duty shall be to examine and report to the said Treasurer from time to time upon all matters connected with insurance as carried on by the Companies subject to the legislative authority of this Province doing the business of Insurance in Ontario, or required by the said Acts or by this Act to make returns of their affairs.

- (2) The salary of the Inspector shall not exceed two thousand Salary. dollars per annum, and it shall be lawful to provide from time to time such assistance as may be found necessary.
- 2. The Inspector of Insurance shall visit the Head Office of Duties. every such Company in Ontario at least once in every year, and shall carefully examine the statements of the Company as to its condition and affairs and report thereon to the Treasurer as to all matters requiring his attention and decision.

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(2) The Inspector shall from such examination prepare and lay before the Treasurer an annual report of the condition of every Company's business as ascertained by him from his personal inspection, and such report shall be made within thirty days after the commencement of each annual session of the Parliament of Ontario.

Provision if Inspector deems further inquiry necessary.

3. If the Inspector after a careful examination into the condition and affairs of any Company, deems it necessary and expedient from the annual or other statement furnished by such Company to the Treasurer, or from any other cause, to make a further examination into the affairs of such Company and so reports to the Treasurer, the Treasurer may in his discretion instruct the Inspector to visit the office of such Company, to thoroughly inspect and examine into all its affairs, and to make all such further inquiries as are necessary to ascertain its condition, and ability to meet its engagements, and whether it has complied with the conditions of the Ontario Insurance Act and the Act respecting Mutual Fire Insurance Companies and any other statutes, conditions, and provisions applicable to transactions of the Company.

Powers of Inspector.

(2) It shall be the duty of the officers or agents of any such Company to cause their books to be open for the inspection of the Inspector, and otherwise to facilitate such examination so far as may be in their power; and the said Inspector shall have power to examine under oath any officer or agent of the Company relative to its business.

Report of Inspector.

(3) A report of all companies so visited by the Inspector shall be entered by him in a book kept for that purpose, with notes and memoranda showing the condition of each Company, and a special written report shall be communicated to the Treasurer stating the Inspector's opinion of the condition and financial standing of each Company, and all other matters desirable to be made known to the Treasurer.

Provision if Company appears unsafe.

(4) If it appears to the Inspector that the assets of any Company are insufficient to justify its continuance of business, or unsafe for the public to effect insurance with it, he shall make a special report on the affairs of such Company to the Treasurer.

Company asof other Company.

(5) If it appears to the Inspector that any Company, which suming name has not been incorporated by special Act of the Legislature of Ontario, has assumed the name of a previously established Company, or any name liable to be unfairly confounded therewith, or otherwise on public grounds objectionable, he shall make a report thereof to the Treasurer.

Report of Treasurer.

(6) After full consideration of the report, and a reasonable time being given to the Company to be heard, and if, after such 1879. INSPECTION OF INSURANCE COMPANIES. Chap. 25. 51

further inquiry and investigation (if any) as he may see proper to make, the Treasurer reports to the Lieutenant-Governor in Council that he agrees with the Inspector in the opinion expressed in his report, then, if the Lieutenant-Governor in Council also concurs in such opinion, an order in Council may issue, suspending or cancelling the license of such Company, and prohibiting the said Company from doing any further business, and thereafter it shall not be lawful for such Company to do any further business in Ontario, until such suspension or prohibition is removed by the Lieutenant-Governor in Council.

(7) Notice of the suspension or cancelling of any license, Suspension of and prohibition from doing any further business, shall be pub- notice thereof. lished in the Ontario Gazette; and thereafter any person delivering any policy of insurance, or collecting any premiums, or transacting any business of insurance on behalf of such Company, shall be liable to a fine of one thousand dollars, which penalty may be sued for and recovered on information filed in the name of the Attorney-General of Ontario; and one-half of said penalty when recovered shall be paid to the Crown for the benefit of the Province, and the other half of the said penalty to the informer; and in case of non-payment of such penalty and costs within one month after said judgment, the person so offending shall be liable to imprisonment in any gaol or prison for a period not exceeding six months in the discretion of the Court wherein he is convicted.

4. The Inspector of Insurance, or any officers under him, Inspector and Officers not to shall not be interested as shareholders, directly or indirectly, be interested with any insurance Company doing business in Ontario.

in any com-

5. Towards defraying the expense of the office of the In-Contribution spector, a sum not exceeding three thousand dollars shall be from companies to annually contributed by the insurance companies hereinbefore expenses. referred to, and consisting of all companies required to be licensed under this Act, or under the Ontario Insurance Act, and also of all Mutual Insurance Companies required to make returns under the Act respecting Mutual Fire Insurance Companies, and this sum shall be assessed pro rata upon the gross premiums or premium notes or undertakings received by each Company during the preceding year, the proportion whereof is properly applicable to the payment of premiums for such year, such sum to be paid upon the issue of the annual license, or at such other time as the Treasurer may direct, and the Treasurer's certificate shall be conclusive as to the amount each or any Company is to pay. Amended by 43 Vic., Cap. 20.

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CHAPTER 20.

[1880.

An Act respecting the Expenses of Inspecting Insurance Companies.

[Assented to 5th March, 1880.]

HER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

Mode of determining the amount of contribution to expenses.

The amount to be annually contributed by the Insurance Companies within the operation of the Act passed in the forty-second year of Her Majesty's reign, chapter twenty-five, and intituled "An Act to provide for the inspection of Insurance Companies," shall be assessed pro rata upon the amounts of risks taken by each company during the preceding year, and such sum shall be paid to the Provincial Treasurer upon the issue of any annual license, or such other time as he may require, and his certificate as to the amount so payable by each or any Company shall be conclusive; and this section shall be construed to apply as well to the year now last past for settling the contributions for that year by the said respective companies.

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CHAPTER 20.

Г1881.

An Act to give increased stability to Mutual Fire Insurance Companies.

[Assented to 4th March, 1881.]

HER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

Copies of resolutions, subscription books, and statements of proposed business to be transmitted to Insurance Inspector.

1. When a mutual fire insurance company has been formed under the Act respecting Mutual Fire Insurance Companies, chapter one hundred and sixty-one of the Revised Statutes of Ontario, and has filed in the registry office copies of the resolutions and the subscription books, and the names of the directors, under the provisions of section seven of the said Act, and before they shall transact or be entitled to transact any insurance business, the chairman and secretary shall also transmit or deliver like copies duly certified to by

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them to the Inspector of Insurance, at his office in Toronto, accompanied by a statement signed by such chairman and secretary, stating the kind and character of the risks intended to be taken by the company, that is to say, whether the business to be transacted is the insurance of farm and isolated buildings and property, or of commercial, manufacturing and other hazardous and extra hazardous properties.

2. Upon receipt of such certified copies and of the aforesaid Inquiries to statement by the Inspector, he shall proceed to ascertain be made by Inspector after whether the proceedings for the incorporation of such company receiving have been taken in accordance with the law in that behalf, statement. and whether the subscriptions are bona fide, and by persons possessing property to insure, and whether the proposed name is the same as that of any existing company, or may be easily confounded therewith, and he may require the declaration of any person or persons upon oath to be filed with him, touching any matters concerning which he is called upon to make inquiry.

3. It upon such examination the Inspector shall find that On receipt of the provisions of the Act have been complied with, and that certificate from Inspecthe said subscriptions have been made in good faith by persons tor, Provincial entitled to make the same, and that the proposed name of the Treasurer to company is satisfactory, he shall so certify to the Treasurer company of the Province; if upon such examination the Inspector entitled to shall find that the proposed name is one which may be easily transact busishall find that the proposed name is one which may be easily transact busishall find that the proposed name is one which may be easily transact business. confounded with that of an existing company, the Lieutenant-Governor in Council may require the directors of the company to select some other name, to be approved of by the Lieutenant-Governor in Council, and they shall by resolution do so, and such resolution shall be filed with the Registrar in like manner as the other proceedings are required to be filed; upon the Inspector reporting to the Treasurer the facts aforesaid, the Treasurer may thereupon issue his certificate, in duplicate, under his hand and seal to the said company, setting forth that it has been made to appear to him that they have become a body corporate and politic under the said Act respecting Mutual Fire Insurance Companies, by the name of the Mutual Fire Insurance Company of, and that they have complied with the requirements of the law in that behalf, and that they will, from and after the filing of one of the duplicate copies of such certificate in the office of the registrar of the county or other registration division within which the municipality in which such company has been established is situate, be entitled to receive applications and to issue policies of insurance, and to transact all the business which a mutual fire insurance company formed under the aforesaid Act may lawfully do in respect of that kind or character of business mentioned in their statement to the Inspector.

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Inspector to keep papers on file.

4. The Inspector shall keep on file the said papers so furnished to him, and shall keep a book in which shall be entered the name of the company, the statement delivered by the company as to the character of the business to be transacted by the company, and a copy of the Treasurer's certificate.

Fee to Treasurer on delivery of certificate. 5. There shall be paid to the Treasurer upon the delivery of any such certificate to the said company, the sum of twenty dollars.

Company may do business only of kind stated in certificate.

6. Subject to the provisions of the one hundred and sixtieth chapter of the Revised Statutes of Ontario, any such company may, after receiving the aforesaid certificate and filing the same with the registrar as aforesaid, do and transact any business of a mutual fire insurance company of the kind and character mentioned in the certificate of the Treasurer, but of no other kind; nevertheless, any such company may at any time thereafter apply to the Treasurer for a supplementary certificate to enable the company to extend their business to other classes of risks than those included in their certificate, and the same may, upon the report of the Inspector of Insurance, be granted by the Treasurer. When any supplementary certificate is granted it shall be recorded in the books of the Inspector of Insurance, and filed in the registry office in which the certificate has been filed.

GUARANTEE CAPITAL.

Power to raise a guarantee capital.

7. Any mutual insurance company formed under this Act or any former Act, may raise by subscription of its members, or some of them, or by the admission of new members not being persons insured in the company, or by loan or otherwise, a guarantee capital of any sum not less than twenty thousand dollars nor exceeding two hundred thousand dollars, which guarantee capital shall belong to such company and be liable for all the losses, debts and expenses of the company, and subscribers of such capital shall, in respect thereof, have such rights as the directors of the company declare and fix by a by-law to be passed before such capital is subscribed, and unless such capital is paid off or discharged, such by-law shall not be repealed or altered without the consent of the majority of votes of the shareholders or subscribers of such capital who represent a majority of the shares subscribed, either personally or by proxy, at a meeting held for that purpose of the holders of such capital, each shareholder or subscriber being entitled to a vote for every share of fifty dollars held by him.

Limitations as to guarantee capital.

8. Such capital shall be subscribed by not less than ten persons, and no one person shall subscribe or hold or receive dividends, interest or commissions, upon more than twenty per centum of such guaranteed capital of said stock; the original list of the subscribers to such guarantee capital shall be

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transferred to and be deposited with the Treasurer of this Province, and shall be held as security for the payment of all losses and other policy liabilities of such companies.

- (2) The company may from time to time, in accordance with the provisions of any by-law in that behalf, require any portion of the subscribed guarantee capital to be paid over to the company for the purpose of settling any losses of the company. Any sums so advanced shall be repaid by the company within one year thereafter from the proceeds of assessments upon the premium notes liable to assessment for such purpose, and such assessments may be made from time to time by the company for the purpose of repaying such advances.
- 9. Said guarantee capital, or any part of the same, shall not Guarantee be withdrawn until the premium notes held by such company be withdrawn for insurance actually in force, shall amount to three per centum until premium of the amount of property covered by policies in the company to 3 per cent. nor until one year's notice shall have been given to the In- of amount at spector of Insurance of the intention to withdraw the same; risk. whenever the premium notes held by such company shall have reached the above amount, the president and secretary, or the directors of the company, may file a certificate, under oath, with the Inspector of Insurance, stating that the company holds premium notes of the amount and kind aforesaid, and publish a copy of said certificate, once a week or oftener, for at least four weeks, in some newspaper having general circulation and published in the county or city where such company has its principal office, and also in the Ontario Gazette for a like period.

10. When the company shall have filed such certificate, and On report of also proof of such publication, with the Inspector, the latter Treasurer may shall make or cause an examination to be made, and if he give certificate shall find that the company has the above amount of pre-discharging guarantee mium notes of the kind and character aforesaid, and is in capital. a sound and solvent condition, he shall report the same to the Treasurer who may give such company a certificate discharging said fund from all its obligations and liabilities; upon which said fund shall be surrendered to the parties depositing or entitled to receive the same, and they may be discharged from their obligations as such guarantors as aforesaid.

(2) Immediately after the discharge or withdrawal of a guaranty fund or capital, the company shall give notice thereof in the Ontario Gazette, and in some newspaper published in the county town of the county in which the company has its head office, by insertion of such notice once a week for at least three successive weeks in the Gazette and in said newspaper.

SHARE OR STOCK CAPITAL.

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44 VIC.

this or any former Act, may raise a share or stock capital of not less than one hundred thousand dollars, and may increase the same from time to time to a sum not exceeding five hundred thousand dollars.

Subscribers to become members of company.

12. Every subscriber shall, on allotment of one or more shares to him, become a member of the said company, with all incidental rights, privileges and liabilities.

Transfer of shares. 13. The said shares shall be personal estate, and shall be transferable, but no transfer shall be valid unless made on the books of the said company; and, until fully paid up, no share shall be transferable without the consent of the board of directors, nor shall any transfer be valid while any call previously made remains unpaid; and the company shall have a lien on the shares of any shareholder for unpaid calls or other debts due by him to the company, and for any obligation held by the company against him, and after such call, debt or obligation becomes due, the company may, upon one month's notice to the shareholder, his executors, or administrators, sell such shares or a sufficient portion thereof to pay such call, debt or obligation, and transfer the shares so sold to the purchaser.

Forfeiture of shares.

14. The company may, also, after default made in the payment of any call upon any share for one month, and after notice having been first given as in the next preceding section mentioned, declare such share and all sums previously paid thereon, forfeited to the company, and the company may sell or re-issue forfeited shares on such terms as they shall think fit for the benefit of the company.

When company may make insurances for premiums payable wholly in cash.

15. After the sum of one hundred thousand dollars of the said stock or share capital has been bona fide subscribed, and twenty per centum paid thereon into the funds of the said company, the said company may make insurances for premiums payable wholly in cash; but no insurance on the wholly cash principle shall make the insured a member of the company, or make him liable to contribute or pay any sum to the company, or to its funds, or to any other member thereof, beyond the cash premium agreed upon, or give him any right to any participation in the profits or surplus funds of the company, but the company shall not transact any such business on the wholly cash principle without first procuring a license from the Provincial Treasurer, and for this purpose the provisions of the Ontario Insurance Act, except section nine, shall apply to the company, except in so far as anything contained therein may be inconsistent with this Act.

Dividends.

16. The net annual profits and gains of the said company, not including therein any premium notes or undertakings, shall be applied, in the first place, to pay a dividend on the said share capital, not exceeding the rate of ten per centum per annum,

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and the surplus, if any, shall be applied in the manner provided by the by-laws of the company.

17. After the share capital has been subscribed as afore-Qualification said, at least two-thirds of the persons to be elected directors of directors. of the company, in addition to the qualifications required by the fourteenth section of the Act respecting Mutual Fire Insurance Companies, shall be holders of shares of the said capital stock to the amount of three thousand dollars, on which all calls have been fully paid; the other one-third of the directors to be elected shall possess at least the qualifications required by the said fourteenth section of the Act respecting Mutual Fire Insurance Companies.

18. The board of directors of any company which shall By-laws. raise a share or stock capital under this Act, may make such by-laws, subject to the provisions of this Act and not inconsistent with or contrary to law, as may be necessary to carry out the objects and intentions of this Act, and to give effect to the provisions thereof; and may rescind, alter, vary, or add to the same from time to time.

19. Any mutual insurance company heretofore incorpor- Howa mutual ated or organized, or which may be hereafter incorporated become a or organized, under any of the laws of this Province, having stock comsurplus assets, aside from premium notes or undertakings, pany.

sufficient to reinsure all its outstanding risks, after having given notice once a week for four weeks, of their intention, and of the meeting hereinafter provided for, in the Ontario Gazette and in a newspaper published in the county where such company is located, may, with the consent of two-thirds of the members present at any regular annual meeting, and of twothirds of the subscribers of guarantee capital or share or stock capital, or at any special meeting duly called for the purpose, or with the consent, in writing, of two-thirds of the members of such company, and the consent, also, of three-fourths of the directors, and of two-thirds of the subscribers to the guarantee capital and share or stock capital, notwithstanding anything contained in the third and fifty-first sections of the one hundred and fiftieth chapter of the Revised Statutes of Ontario, become a joint stock company, under the said one hundred and fiftieth chapter of the Revised Statutes of Ontario, by conforming to and otherwise proceeding in accordance with the provisions of the said last mentioned Act; and every member of such company, on the day of said annual or special meeting, or the date of said written consent, shall be entitled to priority in subscribing to the capital stock of said company, for one month after the opening of the books of subscription to such capital stock, in proportion to the amount of insurance held by such members on unexpired risks in force on the day of said annual or special meeting, or the date of said written consent; and every company so

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changed or organized shall come under and be subject to the provisions of the said last mentioned Act.

New company to be answercompany.

20. Any company which may be formed under the proviable for liabili- sions of the last preceding section shall be answerable for all ties of former the liabilities of the company from which it has been formed, and may be sued therefor by or under its new corporate name, and the assets, real and personal, of the old company shall pass to and become vested in the new company.

Company to keep such books as may be directed by Lieutenant-Governor in Council.

21. Any insurance company or association formed under this Act or any former Act shall keep such a classification of its risks and such registers and books of account as may from time to time be directed or authorized by the Lieutenant-Governor in Council; and if it appears at any time to the Inspector that such books are not kept in such a business-like way as to make at any time a proper showing of the affairs and standing of the company, he shall report the same to the Treasurer of the Province, who shall thereupon nominate a competent accountant to proceed, under the directions of the Inspector, to audit such books and give such instructions as will enable the officers of such company to keep them correctly thereafter, the expenses of such accountant to be borne by the company to which he is sent, and shall not exceed five dollars per day and necessary travelling expenses.

R. S. O., c. 161, s. 46, amended.

22. Section forty-six of the Act respecting Mutual Fire Insurance Companies is amended by adding thereto the following words: "but not more than fifty per centum of any premium or premium note shall be paid in cash at the time of such application or of effecting the insurance."

Penalty for violation of this Act.

23. Any officer, agent, employee, or other person, who shall hereafter solicit risks, issue policies or renewals, or effect contracts of insurance in contravention of the terms of this Act, shall be liable to the penalties provided for by section nineteen of the one hundred and sixtieth chapter of the Revised Statutes of Ontario, and such penalties may be recovered, imposed and enforced in the manner provided for by said section.

Change of name.

24. Where any insurance company which is within the legislative authority of this Province, is desirous of adopting another name differing from that by which it was incorporated, or where in the opinion of the Lieutenant-Governor in Council the name by which such company was so incorporated, may be easily confounded with that of any other existing company, the Lieutenant-Governor in Council, upon being satisfied that a change of name will not work or effect any improper purpose, may by Order in Council change the name of the company to some other name to be set forth in the Order in Council; but no such change of name shall affect the rights or obligations of the company; and all proceedings which might have been con1881. Chap. 20. MUTUAL FIRE INSURANCE COMPANIES.

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tinued or commenced by or against the company by its former name may be continued and commenced by or against the company by its new name.

25. The Lieutenant-Governor in Council may require the Notice of apsame notice to be given upon any application for such change plication for such change of of name as is required under an application for Letters Patent name. by the one hundred and fiftieth chapter of the Revised Statutes of Ontario.

- 26. The Revised Statute respecting Mutual Fire Insurance R.S.O., c. 161, Companies, chapter one hundred and sixty-one, section eight, is s. 8, amended. hereby amended by striking out all the words after the word "adopted" in the fifth line of the said section.
- 27. Section sixty-one of the Act respecting Mutual Fire Insur-Sec. 61 ance Companies, is amended by adding thereto the following: amended. But this section shall not apply to any judgment recovered on any policy or undertaking of the company heretofore issued or given where more than fifty per centum of the premium or premium note was paid in cash at the time of the insurance or the application therefor. A judge in chambers, or a referee in chambers, shall, upon the recovery of a judgment against the company, upon the application of the person in whose favour the same has been recovered, upon notice to the company, inquire into the facts, and if he shall certify that more than fifty per centum of the premium, or of the premium note, was paid in cash at the time of the insurance, or the application therefor, execution may be forthwith issued upon such judgment.

28. The Fire Insurance Policy Act, chapter one hundred and R.S.O., c. 162, sixty-two, of the Revised Statutes of Ontario, shall apply to mutual fire mutual fire insurance companies and to all policies to be here-insurance after issued by any mutual fire insurance company except where the provisions of the Act respecting mutual fire insurance companies are expressly inconsistent with, or are supplementary and in addition to the provisions of the said Fire Insurance Policy

- 29. This Act shall be read and construed with and as part This Act to be read as part of R. S. O., c. of the Act respecting Mutual Fire Insurance Companies.
- 30. This Act may be cited as "The Mutual Fire Insurance Short title. Companies' Act, 1881."

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CHAPTER 129.

REVISED STATUTES OF ONTARIO.

An Act to secure to Wives and Children the benefit of Assurances on the Lives of their Husbands and Parents.

Persons may insure for benefit of their wives or children, s. 1. Apportionment may be charged, ss. 2, 3.

Where no apportionment is made, shares to be equal, s. 4.

Mode of insurance, ss. 5, 6. Insurances before 18th September, 1865, s. 7.

Sum insured under this Act free from creditors' claims, s. 8. Payment of the money, ss. 9, 10. Investment of shares of minors, s. Surrender of policy at any time for a paid-up policy, s. 12.

Power to borrow on the policy, s. 13.

Death of some of beneficiaries, s. 14. Application of bonuses and profits on policies, s. 15.

Insurance under this Act to be for separate use of wife, and free from creditors' claim, &c., s.

Frauds on creditors, s. 17. Act not to affect existing rights, s.

ER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows :--

Persons may insure for the benefit of their wives or children:

1. Any person may insure his life for the whole term thereof, or for any definite period, for the benefit of his wife or of his wife and children, or of his wife and some or one of his children, or of his children only or some or one of them, and may apportion the amount of the insurance money as he may deem proper where the insurance is effected for the benefit of more than one. 29 V. e. 17, s. 1.

And may tionment.

2. The insured may, from time to time, by any further or change apport other instrument in writing attached to or endorsed on the policy, alter the shares and allotments of the insurance money among the parties entitled to be benefited, as he may deem proper. 36 V. c. 19, s. 3, last clause.

Insured may on death of any beneficishare of deceased.

3. In the event of some of the persons for whose benefit an insurance under this Act has been effected, dying in the lifeary re-allot the time of the insured, the said insured, after the death of such person, by any instrument in writing attached to or endorsed upon the policy of insurance, may declare that the share formerly allotted to such person or persons shall be for the benefit of such other person or persons as the said insured may determine. 36 V. c. 19, s. 3, first clause.

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4. Where no apportionment is made in any policy or decla- Where no apration as aforesaid, all parties interested in the said insurance portionment is made among shall be held to share equally in the same; and where it is the children. stated in such policy or declaration that the insurance is for the benefit of the wife and children generally, or of the children generally without specifying their names, then the word "children" shall be held to mean all the children of the person whose life is insured living at the time of his death, whether by any other marriage or not. 29 Vic. c. 17, s. 4.

5. The said insurance may be effected either in the name of How insurthe person whose life is insured, or in the name of his wife, or ance may be of any other person (with the accent of any other person (with the accent of any). of any other person (with the assent of such other person) as premiums trustee; and the premium on any policy of insurance effected payable. under this Act may be payable during the whole of the said person's life, or during any lesser period, by annual, halfyearly, quarterly or monthly payments; or the insurance may be effected by the payment of one sum as the premium for such insurance; and the policy of insurance may be for a limited term of years. 29 V. c. 17, s. 2; 36 V. c. 19, s. 1.

6. All such policies of insurance as were effected before the Certain politwenty-ninth day of March, 1873, by the payment of one sum cies made as premium, or for a limited term of years, in pursuance of the Acts theretofore in force for the same purposes as this Act, are hereby made valid and effectual as if made in pursuance of and under this Act. 36 V. c. 19, s. 2.

7. It is hereby declared to have been lawful for any person, Insurances on or before the 18th day of September, 1866, to have endorsed effected before upon or attached to any policy of insurance on his life which ber, 1865, may have been effected and in the formula of the formula of the property of the septembers. may have been effected and issued before the 18th day of Sep-be endorsed in favour of tember, 1865, a written declaration that such policy and insur- wives or chilance was for the benefit of his wife, or of his wife and children, dren. or of his wife or some or one of his children, or of his children only, or of some or one of them, and to have apportioned the amount of the insurance money as he may have deemed proper where the insurance was declared to be for the benefit of more than one. 29 V. c. 17, s. 3.

8. Upon the death of the person whose life is insured, the Sum so insurinsurance money due upon the policy shall be payable accord-ed not liable ing to the terms of the policy or of the declaration as aforesaid, to creditors. as the case may be, free from the claims of any creditor or creditors whomsoever, except as herein provided. 29 V. c. 17, s. 5.

9. In all cases where the party insured under any policy Insurance has heretofore directed, or hereafter directs, the insurance moneys due to minors, may be paid to his child or chil-be paid to dren, without naming any person to receive the same on his or executors of their behalf during his or their minority, it shall be competent

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> to the Assurance Company granting such policy to pay the amount due to such of the children as are minors into the hands of the executor or executors of such insured person, who shall hold the same as trustee or trustees for such children, and the receipt of such executor or executors shall be a sufficient discharge to the Company. 33 V. c. 21, s. 1.

If an insured without appointing any one to receive the insurance moneys, they a minor.

Security by guardian.

10. If the said insured has heretofore died or hereafter dies dies intestate, intestate, and without having appointed in writing any person to whom such payment may be made on behalf of such infants, the payment to a guardian of such infants, duly appointed by one of the Surrogate Courts of this Province, shall be a sufficient discharge to the Assurance Company for the may be paid to a guardian for money so paid, and the Company shall not be bound to see to the application of the money, or be liable for the subsequent misapplication thereof; but the guardian so appointed shall give security to the satisfaction of the Judge of such Court for the faithful performance of his duty as guardian, and the proper application of the moneys which he may receive. 33 V. c. 21, s. 2.

Fees where insurance not more than S200.

Rev. Stat. c. 46, s. 66.

2. Where the amount of the insurance money payable to a guardian of infants as aforesaid, does not exceed two hundred dollars, the fees payable on the appointment of such guardian shall be two dollars and no more, and such fees shall be regulated in the manner prescribed by the sixty-sixth section of "The Surrogate Court's Act." 40 V. c. 7, Sched. A (159).

Powers as to insurance moneys due to minors.

11. The trustee or trustees named in the last two preceding sections may invest the moneys so to be received upon Government securities or municipal debentures or on mortgage of real estate, with full power from time to time to alter, vary and transpose the same, and to apply all or any part of the annual income arising from the share or presumptive share of each of the children, of and in the said trust funds, in or towards his or her maintenance and education, in such manner as the trustee or trustees think fit, and also to advance unto and for each or any of the said children, notwithstanding his or her minority, the whole or any part of the presumptive share of the same child of and in the said trust moneys for the advancement or preferment in the world or in marriage of any such child. 33 V. c. 21, s. 3.

Power to surrender policy.

12. If a person who has heretofore effected or hereafter effects an insurance in the terms of this Act, finds himself unable to continue to meet the premiums, he may surrender the policy to the Company granting the same, and accept in lieu thereof a paid-up policy for such sum as the premiums paid would represent, payable at death in the same manner as the original policy; and the said Company may accept such surrender, and grant such paid-up policy notwithstanding any such declaration or direction in favour of the wife and children, or any or either of them, of the insured. 33 V. c. 21, s. 4.

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Section 13 is in virtue of 41 V. (1878), c. 8, s. 14, superseded by the following provision:

The person insured may, from time to time, borrow from the Power to bor-Company insuring, or from any other Company or person, on row on policy in order to the security of the policy, such sums as may be necessary to keep same in keep the said policy in force, and the sums so borrowed, toge-force. ther with lawful interest thereon as may be agreed, shall be a first lien on the policy and on all moneys payable thereunder, notwithstanding any such direction in favour of the wife or children or any or either of them.

14. In the event of some of the parties for whose benefit the Provision in said insurance has been effected dying in the lifetime of the case of death insured, the moneys payable thereunder shall be payable to insured of any the survivor or survivors of such parties, or in case they also one beneficidie, to the executors or administrators of the assured, but nothing herein contained shall be held to prevent the said assured from assigning the policy for the benefit of any future wife or children, or executing a declaration in their favour or in favour of some or one of them as hereinbefore is mentioned. 33 V. c. 21, s. 6.

Section 15 is in virtue of 44 V. (1881), c. 15, superseded by

the following provisions:

Any person who effects any such policy of insurance under Insured may this Act, or who has duly declared or may hereafter duly detion of bonuses clare a policy effected on his life to be for the benefit of his and profits. wife and children, or any of them, may in writing require the Assurance Company issuing such policy to pay the bonuses or profits accruing thereunder, or portions of the same, to the insured, or to apply the same or portions of the same in reduction of the annual premiums payable by such insured in such way as he may direct, or to add the said bonuses or profits to the policy, and the said Assurance Company shall apply such bonuses or profits as such insured directs, and according to the rates and rules established by such Company.

- 2. This Act shall apply to policies heretofore made, and to Application of bonuses or profits now declared in respect of such policies, and Act. to policies hereafter to be created under the said Act.
- 16. A policy of insurance effected by any married man on Insurance by his own life, and expressed upon the face of it to be for the husband for the benefit of benefit of his wife, or of his wife and children or any of them, wife and chilor upon which he has heretofore endorsed, or may hereafter dren to be endorse thereon that the same shall be for the benefit of his of wife, &c. wife, or of his wife and children or any of them, shall enure and be deemed a trust for the benefit of his wife for her separate use, and of his children or any of them, according to the intent so expressed, and shall not, so long as any object of the trust remains, be subject to the control of the husband or his creditors or form part of his estate, save and except for such

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amount as the same may be pledged to any person or persons prior to any endorsation thereon for the benefit of his wife or children or any of them, when the sum secured by the policy becomes payable; in the event of no executor or trustee having been appointed by the husband by will, a trustee thereof may be appointed by the Court of Chancery upon the application tee or executor of the wife, or in the event of her death, by the children or their guardian, and the receipt of such executor or trustee shall be a good discharge to the office in which such insurance is effected. 35 V. c. 16, s. 4; 36 V. c. 19, s. 5.

Appointment by the Court of trustee, if no other trusappointed.

Fraud in payment of premiums.

17. If it is proved that the policy of insurance was effected and premiums paid by the husband with intent to defraud his creditors, they shall be entitled to receive out of the sum secured an amount equal to the premiums so paid. 35 V. c. 16, s. 4.

Act not to rights.

18. Nothing contained in this Act shall be held or conaffect existing strued to restrict or interfere with the right of any person to effect or assign a policy for the benefit of his wife or children in any other mode allowed by law. 29 V. c. 17, s. 6.

ONTARIO POLICY ACT

AND

Provincial Jurisdiction in Matters of Jusurance.

JUDGMENT

OF THE

LORDS OF THE JUDICIAL COMMITTEE

OF THE PRIVY COUNCIL,

26TH NOVEMBER, 1881.

*Judgment of the Lords of the Judicial Committee of the Privy Council on the Appeals of The Citizens' Insurance Company of Canada v. Parsons, and the Queen Insurance Company v. Parsons, from the Supreme Court of Canada, delivered 26th day of November, 1881.

PRESENT:

SIR BARNES PEACOCK, SIR ROBERT P. COLLIER, SIR MONTAGUE SMITH, SIR RICHARD COUCH, SIR ARTHUR HOBHOUSE.

The questions in these Appeals arise in two actions brought by the same Plaintiff (the Respondent) upon contracts of insurance against fire of buildings situate in the Province of Ontario, in the Dominion of Canada. The most important question in both Appeals is one of those—already numerous—which have arisen upon the provisions of the British North America Act, 1867, relating to the distribution of legislative powers between the Parliament of Canada and the Legislatures of the Provinces, and owing to the very general language in which some of these powers are described, the question is one of considerable difficulty. Their Lordships propose to deal with it before approaching the facts on which the particular questions in the actions depend. It will only be necessary to premise that the Citizens' Insurance Company of Canada, the Defendants in the first action, were originally incorporated by an Act of the late Province of Canada, 19 and 20 Vic., c. 124, by the name of "The Canada Marine Insurance Company." By another Act of the late Province, 27 and 28 Vic., c. 98, further powers, including the power of effecting contracts of insurance against fire, were conferred on the Company, and its name changed to "The

^{*} The Judgment of the Privy Council is here reprinted verbatim from an official transcript.-J. H. H.

Citizens' Insurance and Investment Company;" and finally by an Act of the Dominion Parliament its name was again changed to the present title, and it was enacted that by its new name it should enjoy all the franchises, privileges and rights, and be subject to all the liabilities of the Company under its former name. The Queen Insurance Company is an English Fire and Life Insurance Company incorporated under the provisions of the Joint Stock Companies' Act of the Imperial Parliament, 7 and 8 Vic., c. 110. It has its principal office in England, and carries on business in Canada. The defendant Company in each of the actions is the Appellant. The statute impeached by the Appellants as being an excess of legislative power is an Act of the Legislature of the Province of Ontario (39 Vic., c. 24), intituled "An Act to secure uniform conditions in policies of fire insurance."

The preamble of the Act is as follows:-

- "The conditions set forth in the Schedule to this Act shall, as against the insurers, be deemed to be part of every policy of fire insurance hereafter entered into or renewed, or otherwise in force, in Ontario, with respect to any property therein, and shall be printed on every such policy, with the heading 'Statutory Conditions,' and if a Company (or other insurer) desire to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added, in conspicuous type and in ink of different colour, words to the following effect: 'Variations in Conditions. This policy is issued on the above statutory conditions, with the following variations and additions:—These variations are, by virtue of the Ontario Statute in that behalf, in force so far as by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the Company.'
- "Whereas, under the provisions of an Act passed in the thirty-eighth year of the reign of Her Majesty, intituled 'An Act to Amend the Laws relating to Fire Insurances,' the Lieutenant-Governor issued a Commission to certain Commissioners therein named, requiring them to consider and report what conditions are just and reasonable conditions to be inserted in fire insurance policies on real or personal property in this Province: And whereas a majority of the said Commissioners have, in pursuance of the requirements of the said Act, settled and approved of the conditions set forth in the Schedule to this Act, and it is advisable that the same should be expressly adopted by the Legislature as the statutory conditions to be contained in policies of fire insurance entered into or in force in this Province."
- "2. Unless the same is distinctly indicated and set forth in the manner or to the effect aforesaid, no such variation, addition, or omission shall be legal and binding on the insured: and no question shall be considered as to whether any such variation, addition or omission is under the circumstances just and reasonable, and, on the contrary, the policy shall as against the insurers be subject to the statutory conditions only, unless the variations, additions, or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid."
- "3. A decision of a Court or Judge under this Act shall be subject to review or appeal to the same extent as a decision by such Court or Judge in other cases."

The Schedule contains twenty-one conditions under the head "Statutory Conditions." The following of them are material to the particular questions to be decided in the appeals:—

- "After application for insurance, it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application unless the Company shall, in writing, point out the particulars wherein the policy differs from the application."
- "8. The Company is not liable for loss if there is any prior insurance in any other Company, unless the Company's assent thereto appears therein, or is endorsed thereon; nor if any subsequent insurance is effected in any other Company, unless and until the Company assent thereto by writing, signed by a duly authorized agent."

"In the event of any other insurance on the property herein described having been assented to as aforesaid, then this Company shall, if such other insurance remain in force on the happening of any loss or damage, only be liable for the payment of a rateable proportion of such loss or damage, without reference to the dates of the different policies."

"10. The Company is not liable for the losses following—that is to say, among others:—

(g) "The Company is not liable for loss or damage occurring while petroleum" and various other enumerated substances, "or more than 25 pounds' weight of gunpowder are stored or kept in the building insured, or containing the property insured, unless permission is given in writing by the Company."

The distribution of legislative powers is provided for by sections 91 to 95 of "The British North America Act, 1867;" the most important of these being section 91, headed "Powers of the Parliament," and section 92, headed "Exclusive Powers of Provincial Legislatures." Section 91 is as follows:—"It shall be lawful for the Queen, by and with the consent and advice of the Senate and House of Commons, to make laws for the peace, order, and good government of Canada in relation to all matters not coming within the classes of subjects by this Act assigned exclusively to the Legislatures of the Provinces; and for greater certainty, but not so as to restrict the terms of this section, it is hereby declared that (notwithstanding anything in this Act) the exclusive legislative authority of the Parliament of Canada extends to all matters coming within the classes of subjects next hereinafter enumerated; that is to say—" (Then follows an enumeration of twenty-nine classes of subjects.) The section concludes as follows:—"And any matter coming within any of the classes of subjects enumerated in this section shall not be deemed to come within the class of matters of a local or private nature comprised in the enumeration of the classes of subjects by this Act assigned exclusively "to the Legislatures of the Provinces."

Section 92 is as follows:—"In each Province the Legislature may exclusively make laws in relation to matters coming within the classes of subjects next hereinafter enumerated; that is to say—" (Then follows an enumeration of sixteen classes of subjects.)

The scheme of this legislation, as expressed in the first branch of section 91, is to give to the Dominion Parliament authority to make laws for the good government of Canada in all matters not coming within classes of subjects assigned exclusively to the Provincial Legislature. If the 91st section had stopped here, and if the classes of subjects enumerated in section 92 had been altogether distinct and different from those in section 91, no conflict of legislative authority could have arisen. The Provincial Legislatures would have had exclusive legislative power over the sixteen classes of subjects assigned to them, and the Dominion Parliament exclusive power over all other matters relating to the good government of Canada. But it must have been foreseen that this sharp and definite distinction had not been and could not be attained, and that some of the classes of subjects assigned to the Provincial Legislatures unavoidably ran into and were embraced by some of the enumerated classes of subjects in section 91; hence an endeavour appears to have been made to provide for cases of apparent conflict; and it would seem that with this object it was declared in the second branch of the 91st section, "for greater certainty, but not so as to restrict the generality of the foregoing terms of the section," that (notwithstanding anything in the Act) the exclusive legislative authority of the Parliament of Canada should extend to all matters coming within the classes of subjects enumerated in that section. With the same object, apparently, the paragraph at the end of section 91 was introduced, though it may be observed that this paragraph applies in its grammatical construction only to No. 16 of section 92. Notwithstanding this endcavour to give preëminence to the Dominion Parliament in cases of a conflict of powers, it is obvious that in some cases where this apparent conflict exists, the Legislature could not have intended that the powers exclusively assigned to the Provincial Legislature should be absorbed in those given to the Dominion Parliament. Take as one instance the subject "Marriage and Divorce," contained in the enumeration of subjects in section 91; it is evident that solemnization of marriage would come within this general descrip-

tion, yet "solemnization of marriage in the Province" is enumerated among the classes of subjects in section 92, and no one can doubt, notwithstanding the general language of section 91, that this subject is still within the exclusive authority of the Legislatures of the Provinces. So "the raising of money by any mode or system of taxation" is enumerated among the classes of subjects in section 91; but though the description is sufficiently large and general to include "direct taxation within the Province, in order to the raising of a revenue for Provincial purposes," assigned to the Provincial Legislatures by section 92, it obviously could not have been intended that, in this instance also, the general power should override the particular one. With regard to certain classes of subjects, therefore, generally described in section 91, legislative power may reside as to some matters falling within the general description of these subjects in the Legislatures of the Provinces. In these cases it is the duty of the Courts, however difficult it may be, to ascertain in what degree, and to what extent, authority to deal with matters falling within these classes of subjects exists in each Legislature, and to define in the particular case before them the limits of their respective powers. It could not have been the intention that a conflict should exist; and in order to prevent such a result, the language of the two sections must be read together, and that of one interpreted, and, where necessary, modified by that of the other. In this way it may in most cases be found possible to arrive at a reasonable and practical construction of the language of the sections, so as to reconcile the respective powers they contain, and give effect to all of them. In performing this difficult duty it will be a wise course for those on whom it is thrown to decide in each case which arises as best they can without entering more largely upon an interpretation of the statute than is necessary for the decision of the particular question in hand.

The first question to be decided is, whether the Act impeached in the present Appeals falls within any of the classes of subjects enumerated in section 92, and assigned exclusively to the Legislatures of the Provinces; for if it does not it can be of no validity, and no other question would then arise. It is only when an act of the Provincial Legislature prima facie falls within one of these classes of subjects that the further questions arise, viz.: Whether, notwithstanding this is so, the subject of the Act does not also fall within one of the enumerated classes of subjects in section 91; and whether the power of the Provincial Legislature is or is not thereby overborne. The main contention on the part of the Respondent was that the Ontario Act in question had relation to matters coming within the class of subjects described in No 13 of section 92, viz., "Property and civil rights in the Province." The Act deals with policies of insurance entered into or in force in the Province of Ontario for insuring property situate therein against fire, and prescribes certain conditions which are to form part of such contracts. These contracts and the rights arising from them, it was argued, came legitimately within the class of subjects -" Property and Civil Rights." The Appellants, on the other hand, contended that civil rights meant only such rights as flowed from the law, and gave as an instance the status of persons. Their Lordships cannot think that the latter construction is the correct one. They find no sufficient reason in the language itself, nor in the other parts of the Act, for giving so narrow an interpretation of the words "civil rights." The words are sufficiently large to embrace in their fair and ordinary meaning rights arising from contract, and such rights are not included in any of the enumerated classes of subjects in section 91. It becomes obvious, as soon as an attempt is made to construe the general terms in which the classes of subjects in sections 91 and 92 are described, that both sections and the other parts of the Act must be looked at to ascertain whether language of a general nature must not by neccessary implication, or reasonable intendment, be modified and limited. In looking at section 91 it will be found not only that there is no class, including generally contracts and the rights arising from them, but that one class of contracts is mentioned and enumerated, viz.: "18. Bills of exchange and promissory notes," which it would have been unnecessary to specify if authority over all contracts and the rights arising from them had belonged to the Dominion Parliament. The provision found in section 94 of the British North America Act, which is one of the sections relating to the distribution of legislative powers, was referred to by the learned counsel on both sides as throwing light upon the sense in which the words "property and civil rights" are used. By that section

the Parliament of Canada is empowered to make provision for the uniformity of any laws relative to "property and civil rights" in Ontario, Nova Scotia, and New Brunswick, and to the procedure of the Courts in these three Provinces, if the Provincial Legislatures choose to adopt the provision so made. The Province of Quebec is omitted from this section for the obvious reason that the law which governs property and civil rights in Quebec is in the main the French law as it existed at the time of the cession of Canada, and not the English law which prevails in the other Provinces. The words "property and civil rights" are obviously used in the same sense in this section as in No. 13 of section 92, and there seems no reason for presuming that contracts and the rights arising from them were not intended to be included in this provision for uniformity. If, however, the narrow construction of the words "civil rights," contended for by the Appellants, were to prevail, the Dominion Parliament could, under its general power, legislate in regard to contracts in all and each of the Provinces, and, as a consequence of this, the Province of Quebec, though now governed by its own civil code, founded on the French law as regards contracts and their incidents, would be subject to have its law on that subject altered by the Dominion Legislature, and brought into uniformity with the English law prevailing in the other three Provinces, notwithstanding that Quebec has been carefully left out of the uniformity section of the Act. It is to be observed that the same words, "civil rights," are employed in the Act of 14 George III., c. 83, which made provision for the government of the Province of Quebec. Section 8 of that Act enacted that His Majesty's Canadian subjects within the Province of Quebec should enjoy their property, usages, and other civil rights as they had before done, and that in all matters of controversy relative to property and civil rights, resort should be had to the laws of Canada, and be determined agreeably to the said laws. In this statute the words "property" and "civil rights" are plainly used in their largest sense; and there is no reason for holding that in the statute under discussion they are used in a different and narrower one.

The next question for consideration is whether, assuming the Ontario Act to relate to the subject of property and civil rights, its enactments and provisions come within any of the classes of subjects enumerated in section 91. The only one which the Appellants suggested as expressly including the subject of the Ontario Act is No. 2, "The regulation of trade and commerce."

A question was raised which led to much discussion in the Courts below and at this Bar, viz., whether the business of insuring buildings against fire was a trade. This business, when carried on for the sake of profit, may no doubt, in some sense of the word, be called a trade. But contracts of indemnity made by insurers can scarcely be considered trading contracts, nor were insurers who made them held to be "traders" under the English bankruptcy laws; they have been made subject to those laws by special description. Whether the business of fire insurance properly falls within the description of "a trade" must, in their Lordships' view, depend upon the sense in which that word is used in the particular statute to be construed; but in the present case their Lordships do not find it necessary to rest their decision on the narrow ground that the business of insurance is not a trade.

The words "regulation of trade and commerce," in their unlimited sense, are sufficiently wide, if uncontrolled by the context and other parts of the Act, to include every regulation of trade ranging from political arrangements, in regard to trade with foreign Governments, requiring the sanction of Parliament, down to minute rules for regulating particular trades. But a consideration of the Act shows that the words were not used in this unlimited sense. In the first place, the collocation of No. 2 with classes of subjects of national and general concern affords an indication that regulations relating to general trade and commerce were in the mind of the Legislature when conferring this power on the Dominion Parliament. If the words had been intended to have the full scope of which in their literal meaning they are susceptible, the specific mention of several of the other classes of subjects enumerated in section 91 would have been unnecessary; as 15, banking; 17, weights and measures; 18, bills of exchange and promissory notes; 19, interest; and even 21, bankruptcy and insolvency. "Regulation of trade and commerce" may have been used in some such sense as the words "regulations of trade" in

the Act of Union between England and Scotland (6 Anne, cap. 11), and as these words have been used in other Acts of State. Article V. of the Act of Union enacted that all the subjects of the United Kingdom should have "full freedom and intercourse of trade and navigation" to and from all places in the United Kingdom and the Colonies; and Article VI. enacted that all parts of the United Kingdom, from and after the Union, should be under the same "prohibitions, restrictions and regulations of trade." Parliament has at various times since the Union passed laws affecting and regulating specific trades in one part of the United Kingdom only, without its being supposed that it thereby infringed the articles of Union. Thus the Acts for regulating the sale of intoxicating liquors notoriously vary in the two kingdoms. So with regard to Acts relating to bankruptcy, and various other matters.

Construing, therefore, the words "regulation of trade and commerce" by the various aids to their interpretation above suggested, they would include political arrangements in regard to trade requiring the sanction of Parliament, regulation of trade in matters of interprovincial concern, and it may be that they would include general regulation of trade affecting the whole Dominion. Their Lordships abstain on the present occasion from any attempt to define the limits of the authority of the Dominion Parliament in this direction. It is enough for the decision of the present case to say that, in their view, its authority to legislate for the regulation of trade and commerce does not comprehend the power to regulate by legislation the contracts of a particular business or trade, such as the business of fire insurance, in a single Province, and therefore that its legislative authority does not in the present case conflict or compete with the power over property and civil rights assigned to the Legislature of Ontario by No. 13 of section 92. Having taken this view of the present case, it becomes unnecessary to consider the question how far the general power to make regulations of trade and commerce, when competently exercised by the Dominion Parliament, might legally modify or affect property and civil rights in the Province, or the legislative power of the Provincial Legislatures in relation to those subjects. Questions of this kind, it may be observed, arose and were treated of by this Board in the cases of L'Union St. Jacques de Montreal v. Belisle, L. R. 6, P. C. 31; and Cushing v. Dupuy, L. R. 5, Appeal Cases 409.

It was contended, in the case of the Citizens' Insurance Company of Canada, that the Company having been originally incorporated by the Parliament of the late Province of Canada, and having had its incorporation and corporate rights confirmed by the Dominion Parliament, could not be affected by an Act of the Ontario Legislature. But the latter Act does not assume to interfere with the constitution or status of corporations. It deals with all insurers alike, including corporations and companies, whatever may be their origin, whether incorporated by British authority, as in the case of the Queen Insurance Company, or by foreign or colonial authority, and without touching their status, requires that if they choose to make contracts of insurance in Ontario relating to property in that

Province, such contracts shall be subject to certain conditions.

It was further urged that the Ontario Act was repugnant to the Act of the late Province of Canada, which empowered the Company to make contracts for assurance against fire "upon such conditions as might be bargained for and agreed upon between the Company and the assured." But this is in substance no more than an expanded description of the business the Company was empowered to transact, viz., to make contracts of assurance against fire, and can scarcely be regarded as inconsistent with the specific

legislation regarding such contracts contained in the Act in question.

It was further argued on the part of the Appellants, that the Ontario Act was inconsistent with the Act of the Dominion Parliament 38 Vic., cap. 20, which requires fire insurance companies to obtain licenses from the Minister of Finance as a condition to their carrying on the business of insurance in the Dominion, and that it was beyond the competency of the Provincial Legislature to subject Companies who had obtained such licenses, as the appellant Companies had done, to the conditions imposed by the Ontario Act. But the legislation does not really conflict or present any inconsistency. The statute of the Dominion Parliament enacts a general law applicable to the whole Dominion, requiring all Insurance Companies, whether incorporated by foreign, Dominion or Provincial authority, to obtain a license from the Minister of Finance, to be granted

only upon compliance with the conditions prescribed by the Act. Assuming this Act to be within the competency of the Dominion Parliament as a general law applicable to foreign and domestic Corporations, it in no way interferes with the authority of the Legislature of the Province of Ontario to legislate in relation to the contracts which Corporations may enter into in that Province. The Dominion Act contains the following provision, which clearly recognizes the right of the Provincial Legislature to incorporate Insurance companies for carrying on business within the Province itself:

"But nothing herein contained shall prevent any Insurance Company, incorporated by or under any Act of the Legislature of the late Province of Canada, or of any Province of the Dominion of Canada, from carrying on any business of insurance within the limits of the late Province of Canada, or of such Province only, according to the powers granted to such Insurance Company, within such limits as aforesaid, without such licenses as here-

after mentioned."

This recognition is directly opposed to the construction sought to be placed by the Appellants' counsel on the words "Provincial objects," in No. 11 of section 92—"The incorporation of Companies with Provincial objects"—by which he sought to limit these words to "public" Provincial objects, so as to exclude insurance and commercial Companies.

Chief Justice Ritchie refers to an equally explicit recognition of the power of the Provinces to incorporate Insurance Companies contained in an earlier Act of the Dominion Parliament (31 Vic., cap, 48), which was passed shortly after the establishment of the Dominion.

The learned Chief Justice also refers to a remarkable section contained in the Act of the Dominion Parliament consolidating certain Acts respecting insurance (40 Vic., cap.

42). Sec. 28 of that Act is as follows:

"This Act shall not apply to any Company within the exclusive legislative control of any one of the Provinces of Canada, unless such Company so desires, and it shall be lawful for any such Company to avail itself of the provisions of this Act, and if it do so avail itself such Company shall then have the power of transacting its business of insurance throughout Canada."

This provision contains a distinct declaration by the Dominion Parliament that each of the Provinces had exclusive legislative control over the Insurance Companies incorporated by it, and therefore is an acknowledgment that such control was not deemed to be an infringement of the power of the Dominion Parliament as to "the regulation of

trade and commerce."

The declarations of the Dominion Parliament are not, of course, conclusive upon the construction of the British North America Act, but when the proper construction of the language used in that Act to define the distribution of legislative powers is doubtful, the interpretation put upon it by the Dominion Parliament in its actual legislation may

properly be considered.

The opinions of the majority of the judges in Canada, as summed up by Chief Justice Ritchie, are in favour of the validity of the Ontario Act. In the present action the Court of Queen's Bench and the Court of Appeal of Ontario unanimously supported its legality; and the Supreme Court of Canada, by a majority of three judges to two, have affirmed the judgment of the Provincial Courts. The opinions of the learned judges of the Supreme Court are stated with great fullness and ability, and clearly indicate the opposite views which may be taken of the Act and the difficulties which surround any

construction that may be given to it.

Mr. Justice Taschercau, in the course of his vigorous judgment, sought to place the Plaintiff in the action against the Citizens' Company in a dilemma. He thinks that the assertion of the right of the Province to legislate with regard to the contracts of Insurance Companies amounts to a denial of the right of the Dominion Parliament to do so, and that this is in effect to deny the right of that Parliament to incorporate the Citizens' Company, so that the Plaintiff was suing a non-existent Defendant. Their Lordships cannot think that this dilemma is established. The learned judge assumes that the power of the Dominion Parliament to incorporate Companies to carry on business in the Dominion is derived from one of the enumerated classes of subjects, viz., "the regulation of

trade and commerce," and then argues if the authority to incorporate Companies is given by this clause, the exclusive power of regulating them must also be given by it, so that the denial of the one power involves the denial of the other. But, in the first place, it is not necessary to rest the authority of the Dominion Parliament to incorporate Companies on the specific and enumerated power. The authority would belong to it by its general power over all matters not coming within the classes of subjects assigned exclusively to the Legislatures of the Provinces, and the only subject on this head assigned to the Provincial Legislature being "the incorporation of Companies with Provincial objects," it follows that the incorporation of Companies for objects other than Provincial falls within the general powers of the Parliament of Canada. But it by no means follows (unless, indeed, the view of the learned judge is right as to the scope of the words "the regulation of trade and commerce") that because the Dominion Parliament had alone the right to create a Corporation to carry on business throughout the Dominion, that it alone has the right to regulate its contracts in each of the Provinces. Suppose the Dominion Parliament were to incorporate a Company, with power, among other things, to purchase and hold lands throughout Canada in mortmain, it would scarcely be contended, if such a Company were to carry on business in a Province where a law against holding land in mortmain prevailed (each Province having exclusive legislative power over "property and civil rights in the Province"), that it could hold land in that Province in contravention of the Provincial legislation; and if a Company were incorporated for the sole purpose of purchasing and holding land in the Dominion, it might happen that it could do no business in any part of it, by reason of all the Provinces having passed Mortmain Acts, though the Corporation would still exist and preserve its status as a corporate body.

On the best consideration they have been able to give to the arguments addressed to them, and to the judgments of the learned judges in Canada, their Lordships have come

to the conclusion that the Act in question is valid.

Their Lordships have now to consider separately the two Appeals.

The Citizens' Insurance Company of Canada v. Parsons.

This Company, whose incorporation has been already described, has its head office in Montreal, and carries on business in Ontario and the other Provinces of Canada. The Respondent insured with the Company, through its local agent in the town of Orangeville, Ontario, a building situate in that town, occupied as a hardware store, for one year in \$2,500; and on the 4th of May, 1877, a policy of the Company containing this insurance was issued by the agent at Orangeville to him. This policy was made subject to the usual conditions of the Company, which were endorsed on it. The following is

alone material:-

"The assured must give notice to this Company of any other insurance effected on the same property, and have the same endorsed on this policy, or otherwise acknowledged by the Company in writing, and failure to give such notice shall void this policy. . . . And this policy is made and accepted under the conditions above mentioned, which are to be used and resorted to in order to explain the rights and obligations of the parties hereto in all cases not herein otherwise specially provided for." The conditions contained in the Ontario Act were not printed in the policy, nor was any reference made to them in it. On the 3rd of August, 1877, the insured building was destroyed by fire. The Respondent thereupon brought the present action. At the time the insurance was made and the policy issued by the Citizens' Company, another insurance had been effected on the same building with the Western Assurance Company, of which no notice was given by the Respondent to the Citizens' Company, nor was it endorsed on or indicated in the policy, nor did the acknowledgment or assent of the Citizens' Company thereto in writing in any way appear. These omissions constituted a breach not only of the conditions endorsed on the policy, but also of the conditions in relation to prior insurance contained in the Ontario Act already set out, and consequently, if either of these conditions forms part of the contract between the parties, the Respondent's action against the Company must fail. It is admitted that this is so, but it is contended on the part of the Respondent that neither the agreed nor the statutory

conditions are binding on him, and that the contract of insurance is subject to no conditions whatever.

The Courts of Canada have sustained this contention. The question turns on the construction of the Ontario Act. It is not disputed by the Company that the conditions endorsed on the policy, which form the actual contract between the parties, are, by force of the Statute, displaced, inasmuch as they are not shewn to be variations from the statutory conditions in compliance with the provisions of the Act. The question to be decided is, whether the effect of this non-compliance is to make the contract subject to the statutory conditions, or to reduce it to a bare contract of insurance without any conditions.

Section 1 enacts that "the conditions set forth in the Schedule to the Act shall, as against the insurers, be deemed to be part of every policy." Notwithstanding this express enactment, it is contended that they are not to be so deemed, unless they are printed on the policy. The section, no doubt, goes on to enact—but not in the form of a proviso or condition—that the conditions "shall be printed on every such policy with the heading 'Statutory' Conditions;" but it does not enact that, if there be an omission so to print them, they shall not be deemed to be a part of the contract. Printing the statutory conditions is made a necessary part of the mode prescribed by the Act of shewing variations from them, and is unquestionably essential to the validity of any such variations; for the section further enacts that, if insurers desire to vary the statutory conditions, or to omit any of them, or to add new conditions, "there shall be added, in conspicuous type, and in ink of different colour, words to the following effect:—

" Variations in Conditions.

"This policy is issued on the above statutory conditions, with the following variations and additions."

Section 2 provides what may be called a penalty for the non-observance of these last-mentioned provisions. It enacts that, unless distinctly indicated in the manner prescribed, "no such variation, addition, or omission shall be legal and binding on the insured;" and, "on the contrary"—here follow the consequence and penalty—"the policy shall, as against the insurers, be subject to the statutory conditions only." The effect of these enactments in the present case is that the conditions written on the policy are not binding on the insurer-either by virtue of the actual contract, or as variations from the statutory conditions, because they are not indicated to be so in the manner prescribed by the Statute. Printing the statutory conditions is a necessary part of the manner prescribed for indicating these variations, and the penalty provided by the Act for not observing that manner is that the policy becomes subject to the statutory conditions. No provision is made for the omission to print the statutory conditions as a separate default; and their Lordships think, looking at the object and scope of the two sections, that, in the absence of an express enactment to that effect, it cannot be implied that the intention of the Legislature was that in a case where the Company had printed its own conditions, but had failed to print the statutory ones, the policy is to be deemed to be without any conditions. Indeed, such an implication would seem to be opposed to the principle of the Act, which is that, except in the case of variations properly indicated, the statutory conditions shall be deemed to be part of every policy.

It was further contended—and the contention seems to have been supported by some of the judges—that if the statutory conditions, in cases like the present, are to be deemed to be a part of the policy, they form a part of the contract only as against the insurers, and are not binding on the assured. Their Lordships cannot agree with this construction of the Act. The first section of the Act, which declares that the statutory conditions shall be deemed to be part of every policy of fire insurance, also contains the words "as against the insurers," and it is evident that these words must have the same meaning in both sections. If the construction put on them by the Respondent be correct, it would follow that in a case where an Insurance Company implicitly followed the direction of the Statute, and printed the statutory conditions on its policies without more, the conditions would still be a part of the contract only as against the Company, and the assured would not be bound by them. Such a construction leads to manifest absurdity,

and to consequences which the Legislature could not have intended. The preamble of the Act shews that the conditions were passed by the Legislature as being "just and reasonable." On looking at the twenty-one conditions contained in the Schedule, it will be found—as might naturally be expected—that they are all, with trifling exception, protective of the insurers, though probably less stringent than those usually imposed by the Companies themselves. They impose obligations, not on the insurers, but the assured. To construe the Statute, therefore, as enacting that these conditions are binding only on the insurers, for whose protection they are introduced into the contract, and not on the assured, by whom they are to be performed, would be to affirm that the Legislature had used words signifying, in effect, that the conditions which it has declared shall be a part of the contract, shall not be binding at all. But effect may be given to the words in question without resorting to such a construction of them.

Strong reasons would be required to shew that the words "as against the insurers" are used in the second section in a different sense from that in which they are used in the first, but none can be suggested. The second section provides as an alternative that unless the variations are shown in the prescribed manner, the policy shall, as against the insurers, be subject to the statutory conditions only—that is to say, the variations as against the Company shall not, and the statutory conditions shall, avail. If the Respondent's construction were to prevail, though the consequences under this section might not be so manifestly absurd as in the case already adverted to of a Company having simply printed the statutory conditions without more, it would still lead to much injustice; for if a Company in making variations, though in all other respects complying with the Statute, should not use what might be thought conspicuous type or ink of the right colour, not only would the variations it had attempted to make be of no effect, but it could not invoke the statutory conditions, and the insured would be free from any conditions whatever.

It may possibly have been intended to give to the assured an option—if he thought the Company's conditions more favourable to him than the statutory ones—to stand upon the actual conditions; but it could not have been intended, nor does the language of the Act need such a construction, that he should be set free from both sets of conditions. The meaning of the legislation, though no doubt unhappily expressed, appears to be that whatever may be the conditions sought to be imposed by Insurance Companies, no such conditions should avail against the statutory conditions, and that the latter should alone be deemed to be part of the policy, and resorted to by the insurers, notwithstanding any conditions of their own, unless the latter are indicated as variations in the prescribed manner.

Their Lordships being of opinion that the policy in this case became subject to the statutory conditions, and there having been a breach of those conditions, the Plaintiff's action against the Citizens' Insurance Company fails. They will therefore humbly advise Her Majesty to order that the judgments appealed from be reversed, and that the rule obtained by the Company to set aside the verdict and enter a nonsuit be made absolute.

The Queen Insurance Company v. Parsons.

This English Corporation carries on business at Orangeville through an agent. On the 3rd of August, 1877, the Respondent applied to this agent to effect with the Company an insurance for \$2,000 on a general stock of hardware and other goods contained in the building in Orangeville, which was the subject of insurance in the other action, and a premium of \$40 was agreed on.

An interim receipt was thereupon given to the Respondent by the agent, which is in the following terms:—

"Interim Receipt.

"Fire Department. Interim Protection Note.

"Queen Fire and Life Insurance Company.

"Chief Office: Queen Insurance Buildings, Liverpool. Canada Head Office: 191 St. James Street, Montreal. No. 33.

"ORANGEVILLE AGENCY, 3rd August, 1877.

"Mr. William Parsons having this day proposed to effect an insurance against fire, subject to all the usual terms and conditions of this Company, for \$2,000, on the following property in the Town of Orangeville, for Twelve months, namely: On general stock of hardware, paints, oils, varnishes, window glass, stoves, tinware, castings, hollow ware, plated and fancy goods, lamps, lamp glasses, and general house furnishing goods;

"And having also paid the sum of \$40 as the premium on the same, it is hereby held assured under these conditions until the policy is delivered or notice given that the proposal is declined by the Company, when this Interim Note will be thereby cancelled,

and of no effect.

(Signed) "A. M. KIRKLAND, "Agent to the Company.

"N.B.—The deposit will be returned, less the proportion for the period, on application to the agent signing this note, in the event of the proposal being declined by the Company. If accepted, a policy will be prepared and delivered within 30 days. If the holder does not receive a policy during the specified period, he should apply to the Head Office in Montreal."

A fire happened on the same day, before a policy had been delivered to the Respondent. The action was brought upon the interim receipt. The declaration which was framed upon it, as originally drawn, set out the conditions of the Company as those to which the insurance was declared by the interim note to be subject. It is agreed that the declaration was afterwards amended by striking out these conditions, though the amendment

does not appear on the record.

Having regard to the arguments addressed to their Lordships, it is only material to refer to one of the Company's usual conditions—the 4th—which provides, among other things, that the Company will not be liable for any loss or damage when more than 10 lbs. weight of gunpowder is deposited or kept on the premises, unless the same is especially allowed in the body of the policy, and suitable extra premium paid. This quantity of gunpowder is smaller than that mentioned in the statutory condition above set out—10 (g)—which provides that the Company is not liable for loss or damage occurring while, among other things, more than 25 lbs. weight of gunpowder are stored or kept in the building containing the property insured.

It is admitted that, at the time of the fire, gunpowder exceeding 10 lbs. in weight was kept in the building destroyed by the fire, and the jury have found that the quantity

so kept was less than 25 lbs.

It is contended on the part of the Respondent that the contract must, by force of the Ontario Act in question, be treated as being without any conditions, or, if subject to

any, to the statutory conditions only.

The judgment of their Lordships in the other action has disposed of the first of these contentions; the second raises the question whether the Company's own conditions or the statutory conditions are to be regarded as forming part of the contract, and its answer depends upon a consideration of the further question, whether the interim note is a policy

of insurance within the meaning of that term in the Ontario Act.

This note is not a policy of insurance in the common understanding of that word, and was certainly not understood to be so by the parties to it. It is expressly a contract for a policy, making interim provision until a policy is prepared and delivered. It contains a proposal for insurance, which, if accepted by the Company, would result in a policy to be based on the terms of the proposal, and issued by the Company to the Respondent; the Company having an option to decline the proposal, in which case no policy would be delivered. The proposal thus offered for acceptance is "to effect an insurance subject to all the usual terms and conditions of this Company," and pending the acceptance or refusal of the Company, and until the policy is delivered or notice given that the insurance is declined, the property is "held assured under these conditions." No doubt this last stipulation forms a contract of insurance during this interval, but the whole agreement is preliminary only, and, in substance, the note is a proposal for a policy to be carried into effect, if accepted, by the delivery of a policy; as subsidiary

thereto, and for the convenience of the person proposing to insure, immediate protection is granted to him. The practice of issuing interim notes must have been well known, and apt words might have been found by the Legislature to describe them if they had been intended to be included in the Act. It may have been thought that it would be a clog upon the business of insurance, and would place difficulties in the way of obtaining these interim protection notes, if companies were obliged to prepare them with all the fullness and formalities which the Act requires in the case of policies.

Their Lordships are therefore disposed to come to the conclusion that the interim note in question is not a policy of insurance within the meaning of the Act. If in any case it should appear that an interim note or any like instrument was intended by the parties to be the complete and final contract of insurance, and that this shape was given to the instrument for the purpose of evading the Act, the present decision would not be opposed to the instrument being treated as a policy of insurance; the ground of their present decision being that the interim note in this case is what it professes to be—preliminary only to the issuing of another instrument, viz., a policy, which the parties bona fide intended should be issued.

These interim protection notes given by Fire Insurance Companies bear an analogy to the "slips" commonly used in cases of marine insurance, preliminary to the issuing of policies. The "slip" contains the heads of the contract, and is in itself a contract of insurance, though by the Statute Law of England, passed for revenue purposes, it could not, until the recent Act of 23 Vic., chap. 23, be looked at by a Court of Law for any purpose. Since that Act it may, for some purposes, be given in evidence. In a case in the Court of Queen's Bench in England, in which the nature and effect of these slips came under discussion, Mr. Justice Blackburn says: "As the slip is clearly a contract for marine insurance, and as clearly is not a policy, it is, by virtue of these enactments, not valid—that is, not enforceable at law or in equity; but it may be given in evidence wherever it is—though not valid—material."

What, then, are the conditions of the contract which is the subject of this action? The interim note contains a proposal by the Respondent to effect an insurance on the Company's "usual terms and conditions," and the interim insurance is made subject to these conditions. If the contract of the parties had come to be executed, the Company would perform it by issuing a policy subject to their own conditions, if they could legally Indeed, if the assured so required, it would be obligatory on them to perform it in this manner. In the view their Lordships take of the Act in question, the Company might, conformably with its enactments, issue a policy with their own conditions, provided that care was taken to print the statutory conditions, and show the variations from, and the additions to, them which their own conditions present, in the manner prescribed. They think that it ought to be presumed that the Company would thus perform their contract when they came to issue a policy; and this being so, that their own conditions ought to be read into the interim contract to the extent to which they might lawfully be made a part of the policy when issued, by following the directions of the Statute, subject always to the statutable condition that they should be held to be just and reasonable by the Court or Judge.

For these reasons, their Lordships think that the judgment of the Court of Queen's Bench, discharging the Appellants' rule for setting aside the verdict of the Plaintiffs, and the judgments affirming it, ought to be reversed; but their Lordships do not see their way to decide the question which now arises, and was not determined by the Judge who tried the action, or by any of the Courts in Canada, whether the Company's condition with respect to the quantity of gunpowder kept in the building containing the property insured is just and reasonable. They think that the rule nisi should be kept open, and the action remitted to the Court of Queen's Bench, in order to the trial of this question, with a direction that the rule be disjoint of according to the decision that may

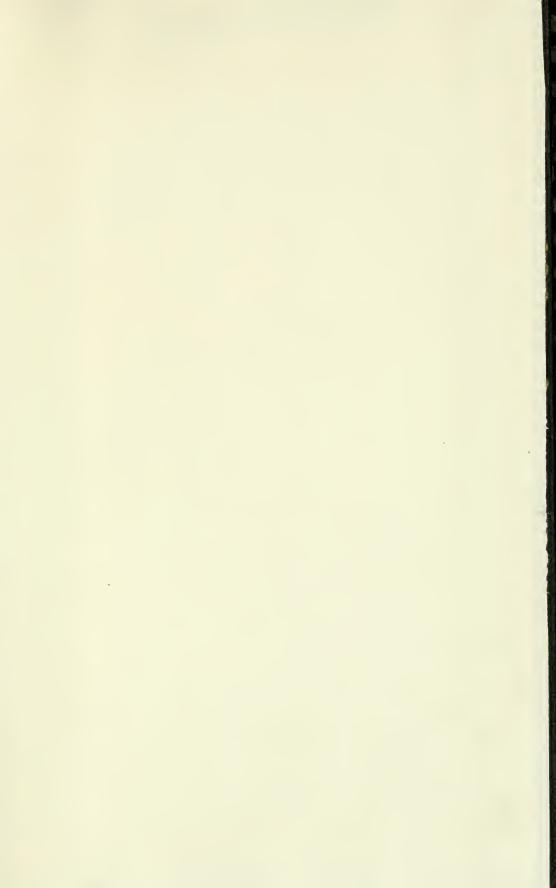
be come to upon it, and they will humbly advise Her Majesty to this effect.

The Appellants, though successful on other points, having failed on the important question of the validity of the Ontario Statute, on which special leave to appeal from the judgment of the Supreme Court was granted by this Board, their Lordships think it

right to make no order as to the costs of these appeals.









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